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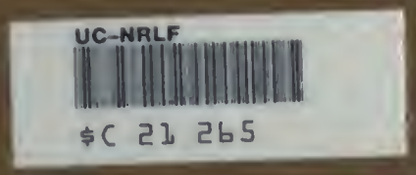

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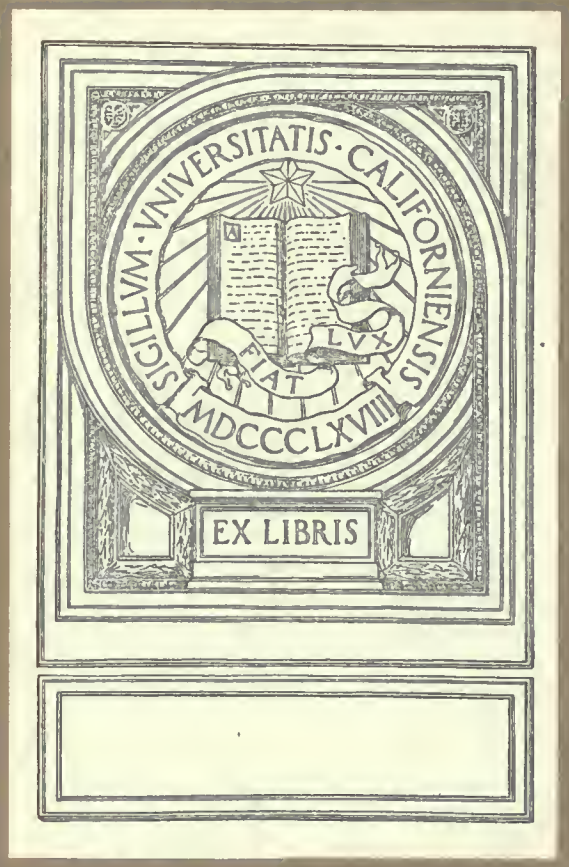
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Digest of Workmen's Compensation Laws in the United States and Territories, with Annotations

REVISED TO DECEMBER 1, 1915

INTRODUCTION

This Digest covers all workmen's compensation statutes in effect, or enacted and about to go into effect, in the United States and territorial possessions. Such laws as have been held unconstitutional by the highest state courts are, of course, not included.

Largely in response to suggestions received from various quarters in which the usefulness of the Digest has been attested, a number of new headings have been incorporated in the present edition and the treatment in some instances has been amplified so as to cover certain points on which the demand for information has been frequent.

For example, the question has often arisen, whether the right to compensation for injuries to a minor employee excludes the parent's common law right of action for damages on the ground of loss of services. Whether the law in any particular case is broad enough to cover this point may often be a question of judicial interpretation. For this reason, under the head entitled "WHEN ASSENTING EMPLOYER IS LIABLE FOR DAMAGES", the wording of the statutes has been more closely followed than formerly, in order to afford a measure of guidance as to the probable intent of the legislators. Several of the laws have recently been amended so as clearly to preclude such further liability, and a few decisions bearing on this point have been rendered, which are cited under the head above mentioned.

Another important question involved in the enforcement of workmen's compensation laws, and which the courts have been called upon to decide, is whether compensation is recoverable for injuries sustained outside of the state. In the column under "EXTRA-TERRITORIAL EFFECT" will be found the available references and citations on this topic.

A separate column has been added to show "HOW COMPENSATION IS SECURED". This was brought out, in previous editions of the Digest, under the head of "Insurance", but it has been deemed of sufficient importance to warrant a special column, and especially in view of the fact that there is usually some provision for security, even though there be none for insurance.

An entire sheet in each section of the Digest is now devoted to the subject of "INSURANCE", with five sub-divisions, so as to segregate for ready reference the various forms of insurance authorized or required, the general provisions governing the insurance contract and the restrictions imposed in the matter of insurance rates and schedules.

Where the statute contains any reference to occupational diseases, it will be found under the head of "INJURIES COVERED".

The requirements of each statute as to "POSTING NOTICES" are set forth in the column so entitled.

The penalties imposed for violations of, or non-compliance with, statutory provisions are separately noted under the head of "PENALTIES".

The Digest has been further enriched by the addition of many new case citations, embracing all decisions of the highest courts reported up to October 1, 1915, on questions arising under compensation laws. The cases cited herein are limited to decisions by courts of record only, as space could not be given in a work of this kind to the numerous decisions of Boards and Commissions or of the lower courts. In this connection it is suggested that if no case has been reported from a particular state, in a certain column, the entire Digest be examined, through that column, for decisions of other states on the point in question. Some of the leading English and Canadian cases on compensation matters will be found subjoining the digest of the Federal compensation law. The English cases so far reported already comprise a very voluminous record, so that it would be impracticable to enumerate all of them here. An effort has been made, however, to assemble some of the most important which have a bearing on similar questions which have been adjudicated in the United States courts.

DECISIONS ON CONSTITUTIONALITY.

Several important decisions were handed down in 1915 involving the constitutionality of workmen's compensation laws. The Kentucky Court of Appeals, in a divided opinion, with Chief Justice Hobson and two other justices dissenting, declared the Kentucky workmen's compensation act void on the following grounds:

1. By imposing severe alternatives on employer and employee in case of their election not to come under the Act (§§32, 34), the law is virtually compulsory on both, and therefore deprives the employer of property without due process of law, and as to the employee, it violates Section 54 of the State Constitution, which withholds from the General Assembly the power to limit the amount recoverable for injury or death.

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ALASKA.

Ch. 71, Laws 1915. Approved April 29, 1915; effective July 28, 1915.

ARIZONA.

Ch. 14, Laws 1912. Special Session. Approved June 8, 1912. In effect Sept. 1, 1912. Codified with other labor laws in Senate Bill No. 70, Extra Session of 1913. In effect Oct. 1, 1913. (References here used are to Code sections.)

CALIFORNIA.

Ch. 176, Laws, 1913, effective Jan. 1, 1914 (§92). As amended by Chs. 541, 607 and 662, Laws 1915. Entitled "Workmen's Compensation, Insurance and Safety Act" (§1).

COLORADO.

Ch. 179, Laws 1915; approved April 10, 1915; administrative provisions effective from date of passage; liability provisions effective Aug. 1, 1915 (§§5, 8, 9, 94). Supplemented by Chs. 180 and 181, Laws 1915.

CONNECTICUT.

Ch. 138, Laws 1913, approved May 29, 1913; in effect January 1, 1914 (Pt. C. §14); as amended by Ch. 288, Laws 1915, effective May 20, 1915. Supplemented by Chapter 287, Laws of 1915.

HAWAII.

Act No. 221, Acts of 1915; entitled "Workmen's Compensation Act." Approved April 28, 1915; effective July 1, 1915 (§67).

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2. The provision in §43, that no person except sole dependents of the deceased employee shall receive any benefit from the compensation fund, and that if there are no dependents, the amount otherwise payable shall be paid into the compensation fund, is in violation of Section 241 of the State Constitution, which authorizes a recovery of damages by the personal representative of the deceased in every case of death resulting from negligence or wrongful act (Kentucky State Journal v. Workmen's Compensation Board, 170 S. W. 1166; dissenting opinion on page 437). On a petition for rehearing denied by the court on January 27, 1915 (172 S. W. 674), Judge Dorsey added by way of dictum, that provision should be made in the Act for appeal to a court of competent jurisdiction for review in all cases where compensation is denied or where a less sum is allowed by the Board than that claimed by the injured employee.

The New York compensation law of 1913, which was attacked on constitutional grounds in two proceedings, was sustained by the Court of Appeals in both cases: Jensen v. Southern Pacific Co., 215 N. Y. 514; Walker v. Clyde Steamship Co., id. 529. In the Jensen case, the appellant sought recovery under the Act for the death of her husband, who was killed while unloading a steamship engaged in interstate commerce. The court held that the Act was so different from the one which was declared invalid in the Ives case (which see, *infra*), that the latter was not to be deemed a precedent for defeating the present Act; and, furthermore, that the constitutional amendment of 1913 gave full authority for its enactment. Neither did the Act violate the Federal Constitution, the court held, as imposing a burden on interstate commerce or interfering with any Congressional regulation thereof. In the Walker case it was claimed that as the accident occurred on a steamship lying alongside a pier in the Hudson River, it was one of admiralty jurisdiction. The court held, however, that as the United States Judicial Code saved to suitors in all cases the right of common law action, it was evident that the jurisdiction of admiralty was not exclusive, and that as the Workmen's Compensation Act furnished a substitute for the common law remedy, it did not invade the province of the admiralty courts.

The Texas compensation law was declared unconstitutional by an intermediate appellate tribunal on January 20, 1915, but as this decree is not final, the law has been retained in this Digest. The decision comes from the Third Court of Civil Appeals, McLennan County, which held unconstitutional so much of the Act as deprived the employee of what would otherwise be his cause of action against the employer, leaving the remedy optional with the employer and making it compulsory as to the employee whose employer had elected to come under the Act. This provision, the court held, was in violation of the Fourteenth Amendment to the United States Constitution, guaranteeing the equal protection of law to all persons, and of the State Constitution, Article 1, Section 3, granting equal rights to all men. This part of the Act, according to the decision, also amounts to a delegation of legislative functions to the employer, allowing him to choose between two radically different systems of law governing his liability to employees, in violation of the State and Federal Constitutions, which vest in the legislature the exclusive power to make laws (Middleton v. Texas Power & Light Co., 178 S. W. 956). The Amarillo Court of Civil Appeals, on the other hand, upheld the constitutionality of the Act in Memphis Cotton Oil Co. v. Tolbert, 171 S. W. 309. Both of these cases have been carried to the Texas Supreme Court, but at present writing, decision has not been rendered in either one.

The only compensation law which has been passed upon by the United States Supreme Court is the Ohio statute, which was upheld in Jeffrey Mfg. Co. v. Blagg 235 U. S. 571, affirming the decision previously rendered by the Ohio Supreme Court (108 N. E. 465).

CONSTITUTIONAL DEFECTS IN EARLIER LAWS.

The New York Courts of Appeals, in Ives v. South Buffalo Ry. Co., 201 N. Y. 271, in March, 1911, declared unconstitutional a New York Workmen's Compensation Law (Ch. 674, Laws of 1910), on the ground that it subjected the employer to a liability without fault, the imposition of which could not be justified under the police power. The particular objectionable feature of the law, the court pointed out, was the clause making the employer liable for compensation for injuries caused by a necessary risk of the employment or inherent in the nature thereof.

The Supreme Court of Montana, in Cunningham v. North Western Improvement Co., 119 Pac. 554, in November, 1911, declared unconstitutional the Miners' Compensation Act (Ch. 67, Laws of 1909), on the ground that it failed to protect the employer who paid compensation under the Act, from being sued for the injury in an action at law, thus subjecting him to a double liability and thereby denying to him the equal protection of the laws.

The Supreme Court of Illinois, in Courter v. Simpson Construction Co., 246 Ill. 488, in October, 1914, declared invalid the provision of the Illinois Workmen's Compensation Act (§19f), authorizing the Supreme Court to issue a writ of certiorari for the review of decisions of the Industrial Board, as being in violation of the Illinois Constitution, Art. VI, Section 2, which limits the original jurisdiction of the court to cases relating to the revenue, mandamus and habeas corpus. This defect has since been remedied by amendment to the Act providing for such review by the circuit courts.

Constitutional amendments to permit of compulsory workmen's compensation laws have been adopted in California (1911), Ohio (1912) and New York (1913). A proposed amendment of this character will be submitted to the voters of Pennsylvania at the November (1915) election. These amendments, of course, do not affect the provisions of the Federal Constitution.

THE LEGISLATIVE RECORD FOR 1915.

The amount of legislation enacted or introduced in the year 1915, on workmen's compensation or matters relating thereto, indicates the increasing attention which this subject is re-

ceiving throughout the country. It was only five years ago, in 1910, that New York took the lead in enacting a workmen's compensation law of general application. The following year Illinois, Kansas, Massachusetts, New Hampshire, New Jersey, Ohio, Washington and Wisconsin fell into line; followed in 1912 by Arizona, Michigan and Rhode Island; in 1913 by California, Connecticut, Iowa, Minnesota, Nebraska, Nevada, Oregon, Texas, West Virginia and New York for the second time; in 1914 by Kentucky, Louisiana and Maryland.

During the past year eight states—Colorado, Indiana, Maine, Montana, Oklahoma, Pennsylvania, Vermont and Wyoming—and two territories—Alaska and Hawaii—placed a compensation law on their statute books. In twelve other states—Alabama, Delaware, Florida, Idaho, Missouri, North and South Carolina, North and South Dakota, New Mexico, Tennessee and Utah—one or more compensation bills were introduced, but failed of passage. In fourteen states—California, Connecticut, Illinois, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New York, Oregon, Rhode Island, Washington, West Virginia and Wisconsin—the existing compensation laws were amended in 1915.

Apart from the strictly amendatory laws, twenty-five measures were enacted to supplement or modify the workmen's compensation laws in the following states: Colorado, Connecticut, Massachusetts, Michigan, New Jersey, New York, Oklahoma, Pennsylvania and Wisconsin. Most of these laws relate either to insurance of compensation or to some administrative phase of the act affected, and as to the more important of them, appropriate reference is contained in this Digest.

SUMMARY OF COMPENSATION LAWS IN THE UNITED STATES.

Workmen's compensation laws are now in force in thirty-one states and two territories, as follows: Alaska, Arizona, California, Colorado, Connecticut, Hawaii, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Texas, Vermont, Washington, West Virginia, Wisconsin and Wyoming. In addition to these, a Federal compensation law has been enacted by Congress to cover artisans and laborers in the employ of the United States Government.

In thirteen states and one territory (Alaska, Colorado, Connecticut, Illinois, Kansas, Massachusetts, Minnesota, Nebraska, New Hampshire, Oregon, Rhode Island, Texas, Vermont and West Virginia) the law is optional, or "elective" as to all classes of employers affected.

In ten states (Indiana, Iowa, Louisiana, Maine, Michigan, Montana, Nevada, New Jersey, Pennsylvania and Wisconsin) the law is elective as to private employers, but compulsory as to public employers, such as the state, counties, municipalities, etc.

In eight states and one territory (Arizona, California‡, Hawaii, Maryland, New York, Ohio, Oklahoma, Washington and Wyoming) the law is compulsory as to public and private employers. New York has two laws in operation, one of which (Chapter 352, Laws 1910) is elective, and the other (Chapter 816, Laws 1913), compulsory—covering the hazardous employments enumerated.

In twenty-four states and one territory (Colorado, Connecticut, Hawaii, Illinois, Indiana, Iowa, Maine, Maryland, Massachusetts, Michigan, Montana, Nevada, New Hampshire, New York,* Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Texas, Vermont,† Washington, West Virginia, Wisconsin and Wyoming) the employer who elects or is compelled to pay compensation must either secure the payment thereof to his employees, or demonstrate his financial ability to pay losses without insurance.

In seven states and one territory (Alaska, Arizona, California, Kansas, Louisiana, Minnesota, Nebraska and New Jersey), insurance or other security is optional.

In four states (Nevada, Oregon, Washington and Wyoming) insurance is compulsory in a "fund" administered (but not guaranteed) by the state.

In seven states (California, Colorado, Maryland, Michigan, Montana, New York and Pennsylvania), there is a state insurance fund which competes with private companies; while in two states, Ohio and West Virginia, which also maintain state insurance funds, employers are permitted to assume their own hazard under very stringent regulations, and after being accorded such a right, they are, by implication at least, permitted to insure that hazard in private companies.

In two states (Massachusetts and Texas) insurance is compulsory either in private companies or in a semi-state mutual association.

In the following sixteen states and two territories compensation insurance is written solely by duly licensed private companies, there being neither competitive nor monopolistic state funds nor semi-state mutuals:—Alaska, Arizona, Connecticut, Hawaii, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Minnesota, Nebraska, New Hampshire, New Jersey, Oklahoma, Rhode Island, Vermont and Wisconsin.

F. ROBERTSON JONES

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* As to hazardous employments.

† As to private employers; but insurance is optional as to municipalities, etc.

‡ In California the law is elective as to farm labor, domestic service and casual employments, but compulsory as to all others.

System provided for.	If elective		
	How elected (1) by employer (2) by employee.	How election changed (1) by employer (2) by employee.	Alternative liability (1) If employer does not elect (2) If employer elects and employee does not.
Compensation, elective, without provision for insurance (§1); supervised to some extent by United States Commissioners (§§30, 33).	(1) Acceptance is conclusively presumed in absence of written notice to the contrary recorded with U. S. Commissioner (§30). (2) Acceptance is conclusively presumed in absence of written notice to the contrary, served on employer and recorded with U. S. Commissioner, accompanied with proof of service (§33b).	(1)-(2) Election to reject continues in force for one year, after which presumption of acceptance revives unless notice of rejection is renewed within thirty days prior to expiration of year. Election to reject may be waived at any time by written notice given and recorded in same manner as original notice (§§34-35).	(1) Defenses of assumption of risks fellow servant's fault and contributory negligence (unless wilful or due to intoxication) abrogated, and employer's negligence as proximate cause of injury presumed (§§29, 36). (2) Defenses remain, except assumption of risks growing out of employer's violation of safety statute (§33b).
Compensation, as to employees elective after injury; as to employers compulsory (§§3164, 3166, 3176; State Constitution, Art. XVIII, (§§7, 8). *Consol. Arizona Smelting Co. v. Ujack, 159 Pac. 465.* No provision for insurance.	(1) . . . (2) After injury, by claiming compensation instead of suing for damages under general liability law (§§3166, 3176). *Consol. Arizona Smelting Co. v. Ujack, 159 Pac. 465.*		If employee elects to sue for damages instead of claiming compensation, common law and statutory defenses are available to employer (§3176) subject, however, to restrictions in §§4-5, Art. XVIII, of State Constitution.
Compensation, elective as to farm labor, domestic service and casual employment (§87); compulsory as to other employments (§12). State or other insurance optional (§§34, 36). Supervised by Industrial Accident Commission (§§3-11).	(1) By filing written acceptance with Commission, which binds employer for ensuing year (§87b). (2) If employer elects, same is presumed as to employee in absence of written notice to contrary at time of hiring, or where employee has remained in service of employer for 30 days after latter's election. Or, employee may elect by giving written notice to employer (§87c). (NOTE: This applies only to farm, ranch or dairy labor, domestic service or casual employment.)	(1) By written notice filed with Commission 60 days before expiration of year during which acceptance is effective (§87b). (2) . . . . . . (NOTE: This applies only to farm, ranch or dairy labor, domestic service or casual employment.)	(1) Defenses of assumption of risks and fellow servant's fault abrogated, and a rule of comparative negligence substituted for defense of contributory negligence. (2) Ditto. (As provided in §1 of the Roseberry Employers' Liability Act, Ch. 399, Laws 1911, the compensation features of which are superseded by Ch. 176, Laws 1913). (NOTE: This applies only to farm, ranch or dairy labor, domestic service or casual employment.)
Compensation, elective, with State or other insurance or proof of financial ability (§§9, 10, 12). Supervised by Industrial Commission of Colorado (§§1, 23-25).	(1) Beginning Aug. 1, 1915, every employer of 4 or more employees (except domestic servants, farm and ranch laborers) is conclusively presumed to have accepted Act, unless prior to that date, or prior to becoming employer of 4 or more, he has filed written notice of rejection with Commissino. Any employer may elect to come under Act by filing written notice of acceptance with Commissioner (§9). (2) If employee has notice of employer's acceptance, former is likewise deemed to have accepted, in absence of written notice to contrary at time of hiring or within 7 days after notice of employer's acceptance (§12).	(1) Employer may change his election at the expiration of any yearly period upon written notice to Commission at least 60 days prior thereto, and posting notice to employees at place of business (§9) (2)	(1) Defenses of assumption of risk,* fellow servant's fault and contributory negligence (unless wilful), abrogated (§5). (2) Defenses remain, including assumption of risk (§§6-7). *The defense of assumption of risk was virtually abolished by Chapter 43, Laws of 1913.
Compensation with insurance or security, elective. Supervised by board of Compensation Commissioners (Pt. B, §§1, 16-19, 30). No State insurance.	(1)-(2) As to employers who regularly employ 5 or more employees, acceptance of Act by both parties is conclusively presumed in absence of written stipulation to contrary in contract of hiring, or written or printed notice from either party to the other and to Commissioner of district. Employers who regularly employ less than 5, may accept by giving written or printed notice to employee and to Commissioner and presenting evidence of full insurance. In case of such acceptance, employee is likewise deemed to have accepted (Pt. B, §§2-3).	(1)-(2) Employer or employee may withdraw acceptance by giving written or printed notice to the other party and to Commissioner of district. Where 5 or more are employed, either party may renew acceptance, if once withdrawn, in same manner (Pt. B, §§2-3).	(1) Defenses of contributory negligence, fellow servant's fault and assumption of risks abrogated, except in action against an employer having regularly less than 5 employees, or by a casual employee or an out-worker. (2) Defenses remain (Pt. B, §4 and Pt. A).
Compensation, compulsory (§§1, 7-14), with insurance or security (§46). Supervised by Industrial Accident Boards, one for each county (§§26-29). No State insurance. Act follows Uniform Workmen's Compensation plan approved by Conference of Commissioners on Uniform State Laws and recommended for adoption in all States (§64b).			

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Employments covered.	Employment in interstate commerce.	Injuries covered.	Notice of injury and claim for compensation.	Waiting period.
Any employment in connection with mining operations where five or more are employed (§§1, 38-39).		Personal injuries by accident arising out of and in course of employment (§1), unless due to intoxication or wilful intention to injure self or another (§4).	Action to recover compensation must be brought within two years after cause of action accrues or after removal of mental incompetency (§26). In case of death, beneficiary must serve notice of relationship, etc., on employer of deceased within 120 days after death. Defective notice, if served in good faith, does not bar claim (§9).	No compensation payable during first two weeks after injury. Compensation begins on fifteenth day; but if disability continues for eight weeks or longer, compensation is to be computed from date of injury (§5).
"Especially dangerous" employments enumerated (§3165). In other employments employer and employees by agreement may elect provisions of Act and be bound thereby (§3177).		Personal injuries by accident arising out of and in course of employment due wholly or partly to a necessary risk of employment or to failure of employer or any of his employees to exercise due care or to comply with any law (§3164).	Written notice, stating prescribed particulars, must be served on employer, etc., within two weeks, unless employee killed or incompetent. Duplicate copy must be mailed to Attorney General. Failure or defect no bar if employer not prejudiced (§3172).	First two weeks after accident (§3169); but if disability lasts longer, compensation payable from day of accident (§3170 [1]).
Compulsory features of Act apply to all employments, public or private, except casual and not in ordinary course of business of employer, farm labor, domestic service, and deputy clerks, deputy sheriffs or deputy constables serving without remuneration (§§13-14). Excluded employments may be brought under Act by joint election of employer and employee (§87a).	Act does not apply to employment in interstate commerce not subject to the legislative power of the State, except in so far as permitted by U. S. Constitution or acts of Congress (§86c). *Smith v. Ind. Acc. Commission, 147 Pac. 600.*	All personal injuries proximately arising out of and in course of employment, unless due to intoxication or wilful misconduct (§12). *Great Western Power Co. v. Pillsbury, 149 Pac. 35.*	Written notice stating prescribed particulars must be served on employer within 30 days. Knowledge excuses notice. Want of or defect in notice does not bar claim if there was no intention to mislead and employer was not prejudiced (§20). Claim in case of disability must be made within 6 months after injury; in case of death, within a year after death and 240 weeks after injury. If payment agreed upon or made in part, claim may be made within 6 months after agreement or last payment. Claim for further disability caused by original injury may be made within 245 weeks after injury (§16a, b, c).	First two weeks disability. Compensation begins on 15th day after employee leaves work (§15b-1).
All, public and private, except public officials and casual employments. Presumption of acceptance does not extend to employers of domestic servants, farm or ranch laborers, or who regularly employ less than four in same business, but such employers may elect to come under Act (§§1d, e, 9).	Act does not apply to common carriers engaged in interstate commerce (§4d-IV).	Personal injuries accidentally sustained while performing service arising out of and in course of employment, unless intentionally inflicted by self or another (§8).	Written notice, giving certain details, must be filed with Commission within 30 days after injury. Failure to give notice, or defect therein, does not bar recovery if Commission was not misled thereby or if claimants were non-residents. Claim barred after one year (§62).	No compensation payable for first three weeks of disability. Compensation begins on 29th day (§52).
All, public and private, except casual and not for purposes of employer's trade or business, out workers, or members of employer's family residing with him (Pt. B, §43). But Part A, prescribing alternative liability of employer in case of non-acceptance of Act, does not apply to employers having regularly less than 5 employees (Pt. A, §2); neither does presumption of acceptance extend to such employers (Pt. B, §2).	Act does not apply to employers engaged in interstate or foreign commerce in case such employment is covered by Federal compensation or liability law (Pt. B, §40). *Kennerson v. Thames Towboat Co., 94 Atl. 378.*	Personal injuries arising out of and in course of employment, unless due to wilful and serious misconduct or intoxication (Pt. B, §1).	Injured employee must forthwith notify employer of injury, otherwise compensation may be reduced in proportion to prejudice sustained by employer (Pt. B, §7). Notice of claim, giving certain particulars of injury, etc., must be served within a year. In case of voluntary agreement or application for hearing within a year, want of notice does not bar claim. Defective notice reduces claim only where employer was ignorant of injury, and to extent to which he was prejudiced (Pt. B, §21).	First 10 days of disability; compensation begins on eleventh day (Pt. B, §8).
All industrial employments, public and private, except public officials who are elected or who receive salaries over $1,800, and private employees whose weekly remuneration exceeds $36, or whose employment is purely casual or not for purpose of employer's trade or business (§§1-2, 60-a, b, e).	Acts affects liability of employers engaged in interstate or foreign commerce only so far as permissible under laws of United States (§57).	Personal injuries by accident arising out of and in course of employment, unless caused by wilful intention to injure self or another or by intoxication. Not to include disease except as it results from injury (§§1, 3, 60-d).	Written notice, giving certain particulars, must be served on employer as soon as practicable after injury. Want of notice, delay in giving same, or inaccuracy therein, does not bar compensation if employer has not been prejudiced thereby, or if he had knowledge of accident. Claim must be made within three months after injury or death. Notice may include claim (§§21-24).	No compensation payable for first fourteen days of disability. Compensation begins on fifteenth day (§§13-14).

Medical and surgical aid.	Compensation for		
	Total Disability.	Partial disability.	Death.
Only in case of death where there are no dependents, employer must pay necessary expenses, if any, arising after injury and before death, max. $150 (§1-G).	If permanent, lump sum ranging from $3,600 to $4,000, according to conjugal state and domestic circumstances. If temporary, 50% of average daily wages, max. period 6 months (§1).	If permanent, lump sum based on schedule of payments for permanent total disability, proportioned to loss of earning capacity, max. $4,800. Special schedule of compensation for loss of certain members, etc. If temporary, 50% of average daily wages, max. period 6 months (§1).	Lump sum ranging from $1,200 to $3,000, according to number and kinship of dependents. If no dependents, funeral expenses, max. $150 (§1).
Only in case of death, when medical and burial expenses to be paid by representative of deceased out of lump sum compensation recovery (§3170 [3]).	50% of average wages payable in semi-monthly instalments, max. $4,000 (§3170 [1-2]).	Semi-monthly payments during partial incapacity equal to 50% of average loss of earning power; max. $4,000 (§3170 [2]).	If death results from injury within 6 months, then to dependents a sum equal to 2400 times one-half daily wages; max. $4,000. If no dependents, reasonable expenses of medical attendance and burial (§3170 [3]).
Employer must furnish such medical treatment, etc., as may be required at time of injury and within 90 days thereafter, but such time may be extended by the Commission. If employer fails to provide such treatment, he is liable for the reasonable expense incurred by employee in procuring same (§15a).	If temporary, 65% of average weekly earnings; max. for single injury 3 times annual earnings; max. period 240 weeks. If permanent, 65% of average weekly earnings for 240 weeks, and thereafter 40% for life (§15b-2).	If temporary, 65% of weekly wage loss; max. compensation 3 times average annual earnings; max. period 240 weeks. If permanent, special schedule based on percentage of disability (§15b-2).	To total dependents, 65% of average weekly earnings until payments equal 3 times average annual earnings, including burial expenses and disability payments, if any. To partial dependents, same rate until payments (including burial expenses and disability payments, if any) reach such percentage of foregoing amount as annual amount devoted by deceased to such dependents bore to deceased's average annual earnings. Such annual earnings to be taken at not less than $333.33 nr more than $1,666.66. In all cases, reasonable burial expenses, max. $100 (§15c). Upon death of beneficiary, if no other dependents, liability for compensation is terminated (§19e).
Employer must furnish medical, surgical and hospital treatment as reasonably needed during first 30 days of disability, max. $100, unless other terms have been arranged by prior agreement (§50). In case of hernia, if employee requires operation, special fee, max. $50, to be paid by employer, insurer or Commission (§52).	50% of average weekly wages, max. $8, min. $5, or full wages, weekly, to continue as long as disability is total (§§53, 55).	50% of impairment of earning capacity, max. $8 weekly, max. amount $2,080. Special schedule for loss of certain members, etc. (§54).	If death proximately results from injury within 2 years, to total dependents, 50% of average weekly wages, max. $8 weekly, for remainder of period between death and six years from date of injury, max. amount $2,500, min. $1,000. To partial dependents, same rate of payments, to continue for all or such portion of six years as Commission may determine, max. $2,500. If no dependents, reasonable burial expenses, max. $100. If death occurring during period of permanent disability payments is not proximately due to accident, total dependents are entitled to balance of award, max. total disability payments being reckoned at $2,500. Payments to partial dependents in case of death from any cause during disability period are limited to four times amount devoted by deceased to their support during preceding year, max. amount $2,500, including disability payments (§§51, 57-58).
Employer must furnish such medical, surgical or hospital treatment as may be reasonable or necessary, or employee may do so at employer's expense. Employer's liability therefor limited to prevailing charges. Employee's refusal to accept such services or failure to provide same suspends right to compensation. Special provision for seamen on enrolled vessels of United States (Pt. B, §7).	50% of average weekly earnings, max. $10, min. $5, weekly; max. period 520 weeks (Pt. B, §11).	50% of average loss of earning power; max. $10 weekly; max. period 312 weeks. Special schedule for loss of certain members, etc., in lieu of other compensation, max. $10, min. $5, weekly (Pt. B, §12).	If death results from injury within two years, to total dependents, 50% of average weekly earnings; to partial dependents, a sum proportionate to measure of dependence. In all cases, burial expenses, max. $100. All death compensation subject to max. $10, min. $5 weekly, and max. period 312 weeks (Pt. B, §9).
During first 14 days of disability, employer must furnish reasonable surgical, medical and hospital services, etc., max. $50. Liability for such treatment is limited to prevailing charges, considering patient's standard of living (§12).	60% of average weekly wages, max. $18, min. $3 or full wages (if temporary, but if permanent, $3 is absolute minimum), weekly; max. period 312 weeks, max. amount $5,000. Certain severe injuries deemed to constitute permanent total disability (§13).	50% of loss of earning power, max. $12 weekly, max. period 312 weeks, including period of payments for total disability, if any; max. amount $5,000. Special schedule of compensation for loss of certain members, etc. (§14). Diminished ability to obtain employment owing to disfigurement may be held to constitute partial disability (§60-g).	If death results from injury within six months, in all cases, burial expenses, max. $100; and in addition, from 25 to 60 per cent. of average weekly wages, according to number and kinship of dependents; max. period 312 weeks, but in case of a child to continue until age of sixteen, and, if unmarried and incapable of self-support, for 104 weeks thereafter (§§7, 9); max. amount $5,000. In computing death benefits, average weekly wages considered to be max. $36, min. $5 (§11).

Effect of previous disability.	Average wages—how computed.	Who are dependents.	Non-resident alien beneficiaries.	Employers' or Insurers' rights to examinations.
		Dependents limited to widow, children under sixteen and dependent parents (§1). Employee is required to furnish employer with written statement showing names of his beneficiaries in case of his death (§9).		Injured employee must submit to medical examination at reasonable times upon employer's request. Employee may have his own physician present. Refusal to submit suspends, and may forfeit, compensation for period of continuance (§24).
	Average wages to be computed on basis of earnings on full time during preceding year or shorter period with same employer (§3170-[1]).	Dependents limited to widow, children, father, mother and sisters actually dependent on workman at time of death (§3170 [3]).		Injured employee must submit to medical examination not oftener than once in 3 months, upon 10 days' notice by employer or employee. Other party may have own physician present. Refusal to submit suspends compensation during continuance (§3171).
Previous disability not to preclude compensation for later injury; but in determining compensation, average earnings to be fixed at such sum as will reasonably represent earning capacity at time of later injury (§16f). Percentage of permanent disability caused by any injury to be so computed as to cover permanent disability caused by that particular injury without reference to injury previously suffered or permanent disability caused thereby (§15b 2 [10]).	Average weekly wages to be 1-52 of average annual earnings; latter to be 300 times average daily wages, subject to maximum of $1,666.66 and minimum of $333.33 (§17a). Average wages are to include value of board, lodging, etc., but not sums advanced to cover expenses incident to employment (§17b). In case of a minor permanently incapacitated, average weekly wages shall be deemed to be weekly sum which he would probably have earned after attaining majority, had he not been injured (§17e).	Certain persons conclusively presumed totally dependent; otherwise dependency determinable according to facts at time of death (§19a, b). Dependents limited to members of family and certain relations (§19c).		Injured employee must submit to medical examination from time to time at convenient place upon written request of employer or Commission. Employee may have own physician present. Refusal to submit suspends, and, if after order of Commission, bars, right to compensation for period of refusal (§21).
Previous disability is not to preclude compensation for later injury, but in determining such compensation, average earnings to be such sum as will reasonably represent earning capacity at time of later injury (§16II).	Average weekly wages to be 1-52 of average annual earnings; latter to be average daily wages during preceding year multiplied by 300 or by number of days actually employed. If such method be impractical, average annual earnings of another in same employment and locality may be taken as basis for computation. If injured employee was of such age and experience as that under natural conditions his wages would be expected to increase, this fact may be considered. Weekly earnings of a minor permanently disabled to be determined on basis of probable earnings if not disabled (§4z, h).	Certain persons conclusively presumed total dependents; in all other cases question of dependency to be determined in accordance with facts at time of injury, irrespective of subsequent change in conditions, except that dependency ceases upon remarriage of widow or widower and, in case of a child, upon reaching age of eighteen, unless incapacitated. Dependents limited to member of family, spouse, lineal descendant ancestor, brother or sister (§4f).	Benefits to dependents who are not residents of the United States are limited to one-third of amount otherwise paid, and to maximum of $1,000 (§4f-VII).	Injured employee must submit to medical examination from time to time upon request of employer or insurer or Commission's order. Refusal to submit suspends, and, if after order by Commission, forfeits, right to compensation for period of continuance. If employee refuses to submit to medical treatment, or persists in unsanitary practices which retard his recovery, Commission may reduce or suspend compensation (§56).
	Average weekly wages to be determined by dividing total amount received during 26 weeks previous to injury by number of calendar weeks actually employed in that time. Where such period of actual employment is less than 2 weeks, average weekly wage shall be deemed equivalent to that prevailing in same employment and locality (Pt. B, §13).	Certain persons are conclusively presumed totally dependent. In other cases dependency is determinable according to facts at time of injury. Certain limitations on period of dependency (Pt. B, §10). *Kenerson v. Thames Towboat Co., 94 Atl. 378.*	Benefits to alien dependents not residents of the United States or Canada are limited to half of usual amounts; such alienage to be determined as of the date of injury (Pt. B, §10).	Injured employee must submit to medical examination at any time while claiming or receiving compensation, upon reasonable request of employer. Employee may have his own physician present. Refusal to submit suspends right to compensation during continuance (Pt. B, §23).
	Average weekly wages to be computed in manner best calculated to give average earnings during preceding twelve months, taking into consideration, if necessary, average weekly earnings of another in the same district and grade of employment. If employment at time of injury is at higher wages than previously during year, only such higher wages to be considered (§15). Wages to include market value of board, lodging, etc., which can be determined in money, but not sums advanced for expenses in connection with employment (§60-h).	Dependents are limited to children under sixteen or incapable of self-support and unmarried, whether actually dependent on deceased or not, and certain other close relations, if actually dependent. Relation of dependency must exist at time of injury (§§8, 10).	Non-resident alien dependents are excluded from benefits of the Act (§8).	Injured employee must submit to medical examination at reasonable times and places, whenever ordered by Board. Employee may have his own physician present. Employer's physician has right to visit totally disabled employee at reasonable times. Refusal to submit forfeits right to compensation for period of continuance (§20).

How compensation settled and disputes determined.	Right of appeal.	Modification of agreements and awards.	Commutations.	Lien or preference for compensation.
Terms of compensation may be settled by agreement between employer and employee, at any time after injury (§3). In case of disputed claim, action may be brought against employer in any court of competent jurisdiction within the Territory, subject to law of procedure governing other actions for recovery of money (§§21-22). Special procedure applicable to claims or actions in case of death, to be determined by District Court, after hearing, with right of jury trial on demand (§§9-20).	From judgment of trial court, either party may appeal to United States Circuit Court of Appeals, 9th Circuit, on writ of error (§19).	If it develops that employee is entitled to a higher rate of compensation than that originally determined, he is to receive such higher rate, after deducting amount already paid; provided such right develops within two years from date of injury (§2).		
By written agreement, arbitration or voluntary submission to Attorney-General; or, if none of such modes agreed to, by action at law (§3173).	Within 30 days after award, any party aggrieved may apply for a review by Superior Court, which may set aside award upon certain grounds. From such judgment any party may appeal within 30 days to Supreme Court (§§18-20).		Court may give judgment for lump sum, if it appears to be for best interests of workman (§3173).	Preferred to same extent as claim for unpaid wages or personal services (§3174).
Terms of compensation may be settled by agreement, subject to approval of Commission (§32). Disputes to be settled by Commission upon application of any party in interest (§§22-28, 73). Commission may order a reference of its own motion or upon application of either party. Referee's findings are subject to review by Commission (§76). Within 20 days after final decision of Commission, either party may apply for rehearing upon certain grounds (§§81-83). *Cardoza v. Pillsbury, 145 Pac. 1015.*	Within 30 days after Commission's decision on rehearing, either party may apply to Supreme Court or District Court of Appeal for writ of certiorari to review findings of Commission (§84). *Cardoza v. Pillsbury, 145 Pac. 1015; Smith v. Ind. Acc. Commission, 147 Pac. 600; Great Western Power Co. v. Pillsbury, 149 Pac. 36.*	Within 245 weeks, Commission may from time to time, upon application of either party, review and increase or diminish any compensation awarded (§82b). Referee's award may be modified or set aside by Commission (§76f).	At any time, on its own motion or application of either party, Commission may commute payments to lump sum, for various reasons specified. Rules for commuting lump sums are prescribed. Commission has discretion as to manner of payment (§33).	A claim for compensation has same preference over other unsecured debts of employer as a claim for wages, but not so as to impair the lien of any previous award (§29e).
Terms of compensation may be settled by agreement, subject to approval of Commission. Disputes to be determined by Commission after hearing upon written application of any party in interest. Any person affected by finding or award of Commission may petition for hearing on reasonableness thereof (§§69-76).	Within 60 days after final decision of Commission any person in interest may bring action in District Court to modify or vacate such decision on ground that it is unlawful or unreasonable. Any party aggrieved by judgment of District Court may have questions of law reviewed summarily by Supreme Court, on writ of error (§§77-83).	Commission may, on its own motion and notice to parties interested, modify or change its order or award within fifteen days from date thereof, on the ground of mistake (§76).	Any time after six months from date of injury Commission may order payment in gross based on present worth of partial payments with interest at 4% per annum (§57).	
Terms of compensation may be settled by written agreement not less than 2 weeks after injury, subject to approval of District Commissioner (Pt. B, §22). Where parties fail to reach agreement, a hearing is conducted and award made by Commissioner (Pt. B, §§24-26). *Kennerson v. Thames Towboat Co., 94 Atl. 372.*	Within 10 days after award, either party may appeal to Superior Court. No bond required unless defendant's property is attached. No costs to be taxed in favor of either party on appeal (Pt. B, §27). *Kennerson v. Thames Towboat Co., 94 Atl. 372.*	An agreement or award is subject to modification by Commissioner, whenever it appears that incapacity has increased, diminished or ceased or condition of dependency has changed (Pt. B, §15).	Commissioner, if he finds it just or necessary, may approve or direct commutation into monthly or quarterly payments or a lump sum, in the latter case allowing due discount. He may order lump sum paid to a trustee (Pt. B, §28).	Preferred to same extent as claims for unpaid wages (Pt. B, §36).
Terms of compensation may be settled by agreement, subject to approval of Board. In case of dispute, either party may apply for formation of arbitration committee of three members representing respectively each party and Board; committee to make award after hearing. Upon application of either party for a review within ten days after award, or if no award is made within 30 days, claim must be determined by Board after full trial (§§30-36, 41).	Within ten days after notice of Board's award, either party may appeal to Circuit Court, with right of jury trial, if claimed within ten days from date of appeal. Board may certify questions of law to Supreme Court for determination (§38).	On application of any party, on the ground of change in conditions, Board may at any time, but not oftener than once in six months, review an agreement or award and thereupon make new award ending, diminishing or increasing compensation, unless payments have been commuted (§§37, 42).	On application of any party interested, liability of employer may, in discretion of Board, be discharged in whole or in part by payment of one or more lump sums to be fixed by Board. Board may require such payment to be made to a trustee appointed by Circuit Court (§§18-19).	Compensation has same preference for whole thereof against assets of employer as unpaid wages for labor (§44).

Assignments and exemptions.	How compensation is secured	Method of payment and proceedings to collect.	Attorneys' liens and fees, etc.
Claim for compensation is not assignable, and is exempt from execution (§37).	No security required; but in case of death claim, employer may stay proceedings by depositing with clerk of District Court $6,000 in cash, or a bond with two or more sureties for same amount (§§10-13). In other cases a writ of attachment may be issued by Clerk of Court or U. S. Commissioner, upon application of claimant, unless employer files an undertaking with two or more sureties in sum equal to double amount of claim (§23).	Compensation is to be paid directly by employer or out of fund deposited as security (§§3, 17). In case of death claim, employer may deposit with clerk of District Court, as security for payment, $5,000 in cash, or a bond with two or more sureties for the same amount (§§10-13). Employee may sue for compensation claimed, in any court of competent jurisdiction under same procedure governing other actions for recovery of money (§§21, 22). Where a bond has been deposited, employer and his sureties are jointly and severally liable under judgment rendered (§18). Upon filing affidavit showing he is entitled to compensation, employee may obtain writ of attachment against employer's property (§23).	
Compensation is not assignable; nor subject to mortgage, levy, execution or attachment (§3174).	Employer may stay judgment for compensation by securing payment with one or more freehold sureties or a surety company (§3173).	Compensation is payable directly to employee or dependent by employer. If latter defaults in payment for 3 months after accident, or for 2 months after last previous payment, employee or representative may bring action at law, within one year. Judgment must be for total amount due and collectible without relief from valuation or appraisement laws (§3173).	In any action court must allow costs against employer to cover employee's attorney's services; but such allowance may not exceed 25 per cent of sum recovered, nor shall it be a lien unless specially allowed by the court (§3173).
Compensation is not assignable before payment, nor may it be taken for debts, except where Commission allows a lien for medical aid, burial expenses, attorneys' fees or firing expenses (§29a-b).	No security required; but employer may insure against liability for compensation (§34).	Payments are to be made directly to employee by employer on regular payday, at least twice a month (§15b-1, c), or by insurance carrier, which is directly liable to employee on the insurance contract (§34b, d). Upon the filing of a certified copy of award with clerk of Superior Court, judgment must be entered accordingly, which may be satisfied by execution (§26).	Commission may fix and allow as a lien a reasonable attorney's fee and expenses (§29b).
Compensation before assignment is not assignable, and is exempt from all claims of creditors, attachment or execution (§§63-64).	Assenting employers must either insure in State fund or with any authorized stock or mutual insurance corporation, or furnish proof of financial ability to pay compensation directly (§10)	Employees whose compensation is insured in State Fund are paid by Commission out of that fund (§49). Otherwise payments are made by employer directly, but if employer carries insurance employee has right of recovery against insurer in case of employer's default (§§11, 41).	Unless authorized by Commission no contract is enforcible, or lien allowed, for contingent attorneys' fees exceeding 15% of amount awarded or collected (§64).
Compensation is not assignable before or after award; and exempt from levy, attachment or execution (Pt. B, §36).	Assenting employer must either satisfy Commissioner of his financial ability to make payments directly or file security guaranteeing payments or insure full liability in authorized stock or mutual company (Pt. B, §30).	Compensation is to be paid at such times and in such manner as Commissioner may order, directly to claimant or representative (Pt. B, §37). Where no appeal is taken from award, same shall be final and may be enforced by execution in same manner as a judgment of the Superior Court (Pt. B, §26).	Fees of attorneys, physicians and other persons for services under Act are subject to approval of Commissioner (Pt. B, §35).
Claim for compensation is not assignable, and is exempt from all claims of creditors (§45).	Private employers are required to secure compensation in one of following ways: (1) insuring with any authorized stock corporation or mutual association; (2) obtaining guarantee insurance with any authorized company; (3) depositing with territorial treasurer security satisfactory to Board; (4) furnishing Board with satisfactory proof of financial ability to make payments direct (§46). Public employers (territory, counties, etc.), may insure with any authorized insurance carrier (§53).	Compensation is payable directly to employee by employer or insurer (§1, 46). Upon filing of a certified copy of memorandum of agreement approved by Board, or of uncontested decision of arbitration committee or Board, Circuit Court must render judgment in accordance therewith, which may be satisfied as other judgments (§39). Upon application of either party, Board may authorize payments to be made monthly or quarterly instead of weekly (§17).	Claims of physicians and attorneys for services are subject to approval of Board (§45).

Minors and incompetent persons.	Adjustment of rights where injury is caused by third party.	Relative liability of principal and sub-contractor.	When assenting employer is liable for damages.
	Where a right of action exists against a third party, employee may proceed against third party for damages and against employer for compensation, but may not recover both. If employer pays compensation, he is subrogated to employee's rights against third party to extent of such payment (§27).	A contractor or sub-contractor is not entitled to compensation, but is deemed to be an employer (§6).	Right to compensation excludes all other rights and remedies as to injured employee, his beneficiaries, next of kin, etc. (§7).
Rights accruing to mentally incompetent person under Act may be enforced by guardian; and on time limitation is to run against such person until appointment of guardian (§3175).			Employee always has option after injury either to claim compensation or to sue for damages under general liability law (§§3166, 3176), but where employee elects to sue, employer is not liable for compensation (§§3169, 3176). *Consol. Arizona Smelting Co. v. Ujack, 139 Pac. 466.*
No limitation of time shall run against a person under twenty-one or incompetent person having a claim under Act until appointment of guardian or trustee (§16d). Latter may be appointed by Commission (§75 [3]).	Where a right of action exists against a third party, employee may at his option either claim compensation or sue third party for damages. Making a lawful claim for compensation operates as assignment of employee's cause of action against third party to employer, who may enforce same in his own name, but any recovery in excess of compensation must be held for benefit of employee (§31).	Subject to certain conditions, a principal is liable to employee of contractor or sub-contractor, unless latter has insured compensation. If compensation is paid by principal he is subrogated to employee's right against contractor or sub-contractor. Employee has a right of recovery against his immediate employer and against principal; but payment by one bars recovery against the other to such extent (§30).	Liability for compensation excludes any other liability to any person for injuries covered; but if injury was due to gross negligence or wilful misconduct of employer, employee may at his option claim compensation or sue for damages (§12a-b). *San Francisco Stevedoring Company v. Pillsbury, 149 Pac. 589.*
Minors of legal working age are given same contractual power as adults for purposes of Act (§4e-f1). If all dependents are minors application for death benefits to be made by guardian or next friend (§59).	The making of a claim for compensation operates as assignment of any cause of action which employee or his representative may have against any other party for injury or death (§65).		Right to compensation excludes any other liability whatsoever to any person, for injury sustained (§§8, 13); but if employer insuring in State Fund is in arrears for more than five days he is not entitled to benefits of Act (§21).
Parent or guardian of minor or incompetent person may enforce any rights accruing to latter under Act. Commissioner may authorize payment of compensation directly to a minor or to some one nominated by the latter (Pt. B, §34). Notice of election to accept compensation may be made by a minor if there is no parent or guardian (Pt. B, §§2-3).	Where right of action exists against third party, employee may claim compensation without losing his right to sue third party for damages. Employer also has right of action against third party to recover amount of compensation paid; but whoever brings suit first must notify the other, and latter may then join as party plaintiff. Damages recovered are to be assessed first in favor of employer to extent of compensation paid, together with costs of action and attorney's fee; balance, if any, to be paid to employee (Pt. B, §6).	If principal lets out to a contractor any work in his business to be performed in, on or about premises under his control, he is liable to employees of such contractor and his sub-contractors (Pt. B, §5).	Where elected, compensation is exclusive remedy for injuries covered (Pt. B, §1). But where employer has elected compensation features of Act and has not insured, etc., as required in §30, employee or dependents may elect to claim compensation or sue for damages as though employer had not accepted Act. Such option must be exercised by notifying employer within 30 days after injury, and action must be brought within one year (Pt. B, §42).
Compensation of insane persons must be paid to guardian (§§11). No limitation of time is to run against minor dependent or mentally incompetent person so long as he has no guardian or next friend (§25).	Where a right of action exists against a third party, employee may claim compensation or sue third party for damages. If compensation is paid, employer is subrogated to employer's right of action, but any amount recovered in excess of compensation must be paid to employee less costs of action (§5).	The owner or lessee of premises is liable for compensation to employees of an independent contractor if he is virtually the proprietor or operator of the business in which such employees are there engaged (§60-a).	The right of compensation excludes all other remedies of employee, his dependents, next of kin, etc. Contracts of hiring made within the Territory for performance outside are presumed to include an agreement making compensation exclusive remedy for injuries sustained (§4).

Accident prevention.	Reports required of employer or insurer.	Posting notices.	Contracting out.
		Notice of election to reject Act, by either employer or employee, must be recorded with U. S. Commissioner of precinct in which place of employment is located (§§30, 33).	Employer or employee may not exempt himself from the burden, or waive the benefits of the Act, by contract, regulation, etc. (§25).
			Alternative compensation schemes permitted by contract between employer and employee, provided that compensation thereunder is not less than that required by Act (§3176).
Employer must do everything reasonably necessary to protect life and safety of employees (§§52-51). Commission has jurisdiction over every place of employment and may prescribe rules, establish standards, require use of safeguards, etc., for accident prevention, and impose penalties to enforce same (§§57-69). Directors of mutual associations must make and enforce reasonable regulations for prevention of injuries on premises of members (Ch. 177, Laws 1913, §18).	Confidential reports of all injuries, on blanks furnished by Commission, required of every employer, attending physician and insurance carrier, who are thereby exempted from making similar report required by other laws (§71). Mutual insurance associations must file annual financial statement with Insurance Commissioner on or before Mar. 1 (Ch. 177, Laws 1913, §17). Insurance Commissioner may require compensation insurance carrier to file with annual statement a sworn report of loss experience (Ch. 642, Laws 1915).		No contract, rule or regulation can exempt employer from liability fixed by Act (§32).
Commission has jurisdiction over all places of employment for purpose of enforcing statutory provisions for safety of employees (§§15, 37-38). Directors of mutual insurance companies may make and enforce reasonable regulations for accident prevention on premises of members (Ch. 181, Laws 1915, §9).	Employers must report to Commission all accidents resulting in personal injury, within 10 days after occurrence. Books, records, payrolls, etc., of employer are subject to inspection by Commission. Report must be made to Commission in January and July each year on number of employees and wages paid for previous six months (§§14, 16, 17). If employer insures with stock or mutual corporation, notice thereof must be filed with Commission, together with copy of contract or policy (§10).	Employer's notice of election or change of election must be conspicuously posted at place of business (§9 III). Like notice must be posted if employer secures compensation otherwise than by insuring in State fund (§41).	
Employers' mutual insurance associations may prescribe and enforce reasonable safety regulations on the premises of members (Pt. C, §7).	Assenting employers must make weekly reports in duplicate to Commissioner of all injuries which result in incapacity for one day or more, and of notices of claims for compensation served by injured employees; supplementary report in duplicate within one week after termination of disability, on forms to be furnished by Commissioner (Pt. B, §20).		Alternative schemes of compensation or insurance are permitted, subject to approval of Insurance Commissioner, provided benefits thereof equal benefits of Act plus workmen's contributions, if any, and that no workman is obliged to participate as a condition of employment (Pt. B, §29).
	Injuries causing absence from work for one day must be reported by employer to Board as soon as practicable after occurrence. Supplemental report to be made upon termination of disability or after 60 days. Within 60 days after termination of disability, final report must be made, showing amount of compensation and cost of medical aid, etc. (§56).		No contract, regulation, etc., may operate to relieve employer in whole or in part from liability created by Act (§6).

Insurance				
General provisions.	Stock.	Mutual.	State.	Regulation of rates.
Insurance is optional. Policy must provide that insurer shall be directly liable to employee, and that latter shall have a lien on amount thereof. Employee may recover directly of insurer. Limited policy must be conspicuously so marked. Policy may not insure employer against liability for gross negligence or wilful misconduct; and if insurer is held liable to employee therefor, insurer is subrogated to employee's right against employer (§§34, 35).		By separate enactment, 5 or more employers are authorized, subject to approval of Insurance Commissioner, to incorporate mutual insurance association; but no policy may be issued until subscriptions received from at least 100 employers with combined annual pay roll of at least $500,000, or with at least 1,000 employees. Contingent mutual liability of members for losses in excess of available funds must be fixed at not less than amount of annual premium (Ch. 177 Laws 1913, as amended by Ch. 661, Laws 1915).	State Compensation Insurance Fund is established to be managed by the Commission. In case a surplus exists at the beginning of any year, Commission may declare a cash dividend or allow credit on renewal premium of subscribers. Contract with subscribers may be for varying periods from a day to a year; but policy may be canceled by State at any time upon due notice and pro rata repayment of premium. Policies may be issued to self-employers and casual employees. Municipal or other public corporations may insure only with State Fund, unless the latter declines to accept the risk (§§36-46).	Rates charged by State Fund are to be fixed by Commission with due regard to physical hazards of each industry and so as to provide for reasonable surplus to cover catastrophe hazard (§§38b, 40). State Insurance Commissioner must issue, on or before Oct. 1, 1915, a uniform classification of risks and premium rates, which must be adhered to by all compensation insurance carriers, including State Fund. Such rates subject to change by Commissioner after hearing thereon (Ch. 642, Laws 1915).
Insurance policies are deemed subject to provisions of Act, and if inconsistent therewith are void. They must stipulate that employee has a first lien on amount due thereunder, that employer's insolvency does not release insurer, and that notice to employer is notice to insurer (§11).	Employer may insure compensation with any authorized stock corporation. Notice thereof, with copy of policy must be filed with Commission (§10).	15 or more employers may incorporate mutual insurance company, but may not begin business until applications received from at least 20 employers with at least 2,500 employees, or, with consent of Commissioner of Insurance, where number of employees exceeds 1,000 (Ch. 181, Laws 1915).	Act establishes State Compensation Insurance Fund, administered by Commission, to be self-supporting through assessments on employers payable semi-annually in January and July (§§20-22, 26-34, 40-49).	Insurance companies must file with Commission for approval their classification of risks and premiums, together with basic rates and schedules, if any (§11). Rates for State insurance to be fixed by Commission, subject to readjustment on Jan. 1, 1916, and semi-annually thereafter (§§23, 26-27, 31).
Every policy must provide that notice to insured shall be deemed notice to insurer, etc. (Pt. B, §31), and for payment directly to employee in case of employer's insolvency, etc., and must cover employer's entire liability (Pt. B, §32). Every policy insuring compensation is a contract for benefit of employee; and award may be made against employer, insurer or both. Forms of policy must be filed with Insurance Commissioner for his approval. If the insured knowingly makes a misstatement to damage of insurer, latter may recover damages resulting therefrom (Ch. 287, Laws 1915).	Employer may insure his liability for compensation in any stock company authorized to take such risks within the State (Pt. B, §30).	Assenting employers authorized to form mutual associations for insuring liability for compensation, subject to approval and supervision of Insurance Commissioner (Pt. C).		Mutual associations may fix premium rates for insurance, subject to annual revision by directors (Pt. C, §8, 11).
If employer carries insurance, notice thereof and copy of policy must be filed with territorial treasurer and Board (§47). Policy must cover full liability to employees insured; and must contain provisions giving employees the right to enforce it in their own names, that notice to employer is deemed notice to insurer, and that insolvency of employer does not release insurer. Policy may be cancelled only upon 10 days' notice filed with territorial treasurer and served on employer and Board (§§49-52).	Employer may insure with any stock corporation authorized to transact compensation insurance within the Territory (§46).	Employer may insure with any mutual association authorized to transact compensation insurance within the Territory (§46).		

Penalties	Extra-territorial effect.	Constitutionality.	Miscellaneous provisions.	State Chapter when effective.
If it be found that proceedings under Act have been brought without reasonable ground, court may assess entire cost thereof on party bringing same (§42).	Attempt to bring action in any court outside the Territory works forfeiture of right to compensation under the Act (§22).		Where employee has furnished employer with list of beneficiaries in case of his death, employer must notify each such beneficiary upon death of employee in course of his employment (§9).	**ALASKA.** Ch. 71, Laws 1915. Approved April 29, 1915; effective July 28, 1915.
			State Constitution abrogates fellow servant rule, and makes defense of contributory negligence or assumption of risk a question of fact for the jury. (Art. XVIII, §§4-5).	**ARIZONA.** Ch. 14, Laws 1912. Special Session. Approved June 8, 1912. In effect Sept. 1, 1912. Codified with other labor laws in Senate Bill No. 70, Extra Session of 1913. In effect Oct. 1, 1913. (References here used are to Code sections.)
Failure to report injuries is a misdemeanor, punishable by $10-$100 fine (§71). Violation of safety provision is a misdemeanor (§67). Employer who willfully misrepresents amount of pay roll on which premium is based is liable to State in 10 times difference between premium paid and what should have been paid. Any misrepresentation of fact in order to obtain insurance at reduced cost, or to obtain payment of compensation out of State Fund, is a misdemeanor (§§49-50). Receiving contributions from employees or deducting from wages to cover any part of compensation is a misdemeanor (§34a).	Commission has jurisdiction over injuries sustained outside of the State if the employee was a resident of the State and the contract of hire was made within the State (§75a).	If any part of Act is held to be unconstitutional, decision shall not affect validity of remainder (§86b).	Where injured employee unreasonably refuses to submit to medical or surgical treatment, compensation is forfeited (§10c). Commission may award nominal indemnity where accident resulted in no disability, but is likely so to result at a future time (§25c).	**CALIFORNIA.** Ch. 176, Laws, 1913, effective Jan. 1, 1914 (§92). As amended by Chs. 541, 607 and 662, Laws 1915. Entitled "Workmen's Compensation, Insurance and Safety Act" (§1).
For failure to report accidents or refusal to permit examination of books, pay rolls, etc., $100 to $500 fine (§§14-16). For refusal to furnish other information required by Commission, $200 fine if employer, or $25 if employee (§17). Employer insuring in State Fund who misrepresents amount of pay roll on which premium is based is liable to fund in 10 times difference between premium paid and what should have been paid, and is guilty of a misdemeanor besides, punishable by fine of $100 to $500 (§32). Making a false statement in claim for compensation is punishable as perjury, and forfeits right to compensation upon conviction thereof (§89). Penalty for violation of Act not otherwise penalized is $100 fine (§85).		If any part of Act is held unconstitutional it shall not affect validity of the remainder (§92).	Compensation to policemen and firemen to be reduced by amount of pension, if any, to which they are entitled from municipal funds (§4c). Compensation reduced 50% if injury is caused by employee's intoxication or wilful failure to use safety device or observe safety regulation (§61).	**COLORADO.** Ch. 179, Laws 1915; approved April 10, 1915; administrative provisions effective from date of passage; liability provisions effective Aug. 1, 1915 (§§5, 8, 9, 94). Supplemented by Chs. 180 and 181, Laws 1915.
If assenting employer fails to conform to any provision of Part B, he is liable to a fine of $100 (Pt. B, §42).	Act applies to contracts of service whether contemplating performance within or without the State (Pt. B, §43). *Kennerson v. Thames Towboat Co., 94 Atl. 372.*	If any part of Act is held unconstitutional, it shall not affect any other provision which can be given effect without such invalid portion (Pt. B, §44).	Provision is made for compiling digest of Commissioners' decisions, for sale by Secretary of State (Ch. 288, Laws 1915).	**CONNECTICUT.** Ch. 138, Laws 1913, approved May 29, 1913; in effect January 1, 1914 (Pt. C. §14); as amended by Ch. 288, Laws 1915, effective May 20, 1915. Supplemented by Chapter 287, Laws of 1915.
For failure to report injury, $25 fine (§56). Making false statement in claim for compensation is a misdemeanor punishable by $250 fine (§62). For failure to secure compensation as required, civil penalty of $1 per day for each employee; and if default continues for thirty days, Circuit Court may enjoin employer from doing business (§48). Employer who deducts from employees' wages any portion of insurance cost is guilty of a misdemeanor, punishable by $250 fine (§54).	Act extends to injuries received outside the Territory, if employee was hired within Territory. If hired outside the Territory, and entitled to compensation under the law of the State or Territory in which hired, his rights will be enforced to the extent that they can reasonably be determined in Hawaii (§43). Jurisdiction of Boards extends to injuries received on vessels operated by residents of Territory (§27).	If any part of the Act is held unconstitutional, it shall not affect the validity of the Act as a whole or any part thereof which can be given effect without such invalid portion (§61).	If proceedings under Act are brought or defended without reasonable ground, entire cost thereof may be assessed against offending party (§41).	**HAWAII.** Act No. 221, Acts of 1915; entitled "Workmen's Compensation Act." Approved April 28, 1915; effective July 1, 1915 (§67).

System provided for.	If elective		
	How elected (1) by employer (2) by employee.	How election changed (1) by employer (2) by employee.	Alternative liability (1) if employer does not elect (2) if employer elects and employee does not.
Compensation, elective (§1); insurance or security may be required (§26). Supervised by Industrial Board (§§13-17). No State insurance.	(1) Employers divided into two classes. Those in more hazardous occupations enumerated in §3b are presumed to elect compensation in absence of notice to contrary, posted, etc., and filed with Board (§2). Other employers elect by filing notice with Board (§1a). (2) Presumed where employer elects, unless notice to contrary filed with Board within 30 days after employment or after employer's election (§1c).	(1) Election to accept changed by written notice filed with Board, and posting same, etc., or serving same upon employees personally, at least 60 days prior to any Jan. 1st (§1b). Election to reject withdrawn by 30 days' written notice as Board may prescribe (§1d). (2) Election to accept changed by filing written notice with Board at least 10 days prior to any Jan. 1st (§1c). Election to reject withdrawn by giving 30 days' written notice as Board may prescribe (§1d).	(1) As to employers in more hazardous occupations enumerated in §3b only: Defenses of assumption of risks, fellow servant's fault and contributory negligence abrogated (§3a). (2) Defenses remain (§1c).
Compensation, with insurance, elective, but compulsory as to State, counties, etc. (§§2-5, 18). Supervised by Industrial Board of Indiana (Part III). No State insurance.	(1) Employer's acceptance is presumed in absence of notice to contrary at time of hiring or 30 days prior to accident, conspicuously posted at place of business or served upon employee personally, with copy to Board. (§§2-4). (2) Employee's acceptance is presumed in absence of written notice to employer at time of hiring or 30 days prior to accident, with copy to Board (§§2-4).	(1)-(2) Election to reject may be changed by employer or employee at any time by notice as in original election (§3).	(1) Defenses of contributory negligence, fellow servant's fault and assumption of risks abrogated (§§10, 12). (2) Defenses remain (§11).
Compensation, with insurance or security; compulsory as to State, counties, etc.; elective as to private employers (§§2477-m, m41, m49). Supervised by Iowa Industrial Commissioner (Pt. II). No State insurance.	(1) Employer's acceptance is presumed unless and until thirty days' notice of election to reject, in form prescribed, is given to employees, by posting in place of business, and to Commissioner (§2477-m [c-4]). (2) Employee's acceptance is presumed unless and until a written notice of election to reject, in form prescribed, is served upon the employer and the Commissioner (§2477-m 2).	(1)-(2) Either employer or employee may change his election to reject by serving notice of such change of election in the same manner as provided for service of his original notice of election to reject (§2477-m 3).	(1) Defenses of assumption of risks, fellow servant's fault and contributory negligence (unless wilful and with intent to cause injury or due to intoxication) abrogated; and employer's negligence presumed (§2477-m [c]). (2) Defenses remain, except assumption of risk from violation of safety statute by employer; and no presumption of employer's negligence (§2477-m2).
Compensation, elective; insurance optional, but no State insurance (§§1, 34, 39-45). Supervised to some extent by State Commissioner and Factory Inspector (§16), and by Superintendent of Insurance (§§39-43).	(1) Acceptance is presumed unless written statement to the contrary is filed with Secretary of State (§44). *Platt v. Swift & Co., 176 S. W. 434; Gorrell v. Battelle, 144 Pac. 244.* (2) Acceptance is presumed unless written declaration to the contrary is filed with Secretary of State before injury (§45). *Shade v. Ash Grove Lime & Cement Co., 139 Pac. 1193.*	(1)-(2) Either party may change his election to reject by filing written declaration thereof with Secretary of State (§§44, 45).	(1) Defenses of assumption of risks and fellow servant's fault abrogated, and contributory negligence to be considered only in assessing damages (§46). *Spottsville v. Western States Cement Co., 148 Pac. 356; Smith v. Western States Cement Co., id. 1026; Horis v. Cudahy Ref'g. Co., 148 Pac. 626.* (2) Defenses remain, unless injury is caused by wilful or gross negligence of employer or his managing agent or officer (§47).
Compensation, elective, but compulsory as to public employees; insurance optional (§§1, 2, 3, 23-27). No State insurance.	(1)-(2) Election by employer and employee presumed in absence of written notice from either party to the other, at least 30 days prior to accident (§3 [2-3]).	(1)-(2) Election to accept changed by either party upon 30 days' notice written to the other, prior to accident (§3 [2-3]). Election not to accept changed by employee by notice in writing, effective immediately (§5 [2]).	(1) Defenses of assumption of risk, fellow servant's fault and contributory negligence abrogated, and negligence of employer presumed (§4). (2) Defenses remain (§5 [1]).
Compensation with insurance or security, elective as to private employers and towns, but compulsory as to State, cities, counties, etc., without obligation to insure (§§6, 7, 40). Supervised by Industrial Accident Commission, consisting of Commissioner of Labor and Industry, Insurance Commissioner and another member (§29). No State insurance.	(1) By filing written assent with Commission, together with copy of industrial accident policy approved by Insurance Commissioner, or proof of financial ability, with deposit of cash, bond or securities (§6 [I-II]). (2) If employer has so elected, employee's acceptance is presumed, in absence of writen notice to contrary at time of hiring or within 10 days after employer's election; a copy of such notice to be filed with Commission within 10 days thereafter (§7).	(1) Assenting employer receives certificate from Commissioner which remains in force until expiration of policy filed, or, if employer carries his own risk, until he notifies Commissioner that he withdraws his assent (§6 [III]). (2) Employee's election to accept may be changed at the expiration of any yearly period by filing written notice with Commissioner at least 60 days prior thereto, and similar notice to employer within 10 days thereafter. Employee's election to reject may be changed at any time upon 5 days' written notice to employer (§7).	(1) Defenses of contributory negligence, fellow servant's fault and assumption of risk are abrogated, except for injuries sustained in domestic service, agriculture or logging operations, or as to employers who regularly employ not more than 5 employees in the same business (§§2-4). (2) Employer is exempt from damage suits (§5).

Employments covered.	Employment in interstate commerce.	Injuries covered.	Notice of injury and claim for compensation.	Waiting period.
All public, except as an official or beneficiary of an established pension fund, and all private, except casual or not in the usual course of the trade, business, etc., of employer (§5).	Act does not apply to employees covered by Federal laws exclusively (§5).	All accidental injuries arising out of and in course of employment (§1). *Knopp v. American Car & Foundry Co., 186 Ill. App. 605.*	Notice to employer, with prescribed particulars, must be given as soon as practicable, not later than 30 days, except in case of mental incapacity. Knowledge excuses notice. Defect in notice is no bar unless employer unduly prejudiced thereby. Claim must be made within 6 months after accident or after payments, if any, have ceased (§24). If partially disabled employee returns to same employment, claim may be made within 18 months by notice to Board (§8d).	Only where total incapacity is temporary, first 6 days of incapacity. Compensation for such incapacity to begin on 8th day thereof; but if incapacity permanent, to begin on day after injury (§8b, f).
All, public and private, except casual and not in usual course of trade, business, etc., of employer, farm laborers and domestic servants, unless they voluntarily elect to come under Act. But excepted employments are subject to requirement of reporting accidents, etc. (§§9, 18, 76a, b).	Except as to requirement of reporting accidents, etc., Act does not apply to employers engaged in interstate or foreign commerce if injuries to their employees are provided for by Federal enactment (§19).	Personal injuries by accident arising out of and in course of employment, whether within the State or outside, or in a foreign country, unless due to wilful misconduct. Not to include disease except as it results from injury (§§2, 8, 20, 76d).	Notice of injury must be given to employer immediately or as soon as practicable thereafter, unless employer has knowledge thereof or other excusable grounds exist. Compensation barred if notice not given within 30 days after injury or death. Defect in notice no bar unless employer is prejudiced thereby. Claim must be filed within 2 years after injury or death (§§22-24).	First two weeks of disability. Compensation begins on 15th day after injury (§28).
Act applies to all employments, public or private, unless purely clerical or as a personal representative or official, or as a household or domestic servant or farm laborer, or only casual (§§2477-m [a], m 16 [a, b]).	Act applies to employers and employees engaged in intrastate commerce and also in inter-state or foreign commerce for whom rule or method of compensation established by Congress, only to extent that their mutual connection with intra-state commerce is clearly separable from inter-state or foreign commerce; but any such employer and employee working only within State may, subject to approval of Commissioner, and so far as not forbidden by Congress, accept provisions of the Act (§2477-m 21).	All personal injuries arising out of and in the course of the employment, unless due to the wilful negligence or intoxication of the injured employee (§§2477-m, m 1). Not to include disease except as it results from injury (§2477-m 16 [g]).	Employer must have notice or knowledge of injury within 15 days, but if notice is given or knowledge obtained within 30 days, no want, failure or inaccuracy shall bar compensation unless employer is prejudiced thereby, and then only to extent of such prejudice; but if failure to give notice is due to mistake, etc., compensation is allowed, unless employer is prejudiced, and then reduced only to extent of such prejudice. If no knowledge or notice within 90 days, no compensation allowed (§2477-m 8).	First two weeks of incapacity. If incapacity lasts longer, compensation begins on 15th day after injury (§2477-m 10 [g]).
Employments in course of employer's business in mines, without regard to number of workmen employed, or in other especially dangerous occupations enumerated wherein five or more workmen were employed continuously for one month before accident (§§6, 8, 9). But employers with less than five workmen may elect to come under Act (§8).	Act does not apply to employments in interstate commerce not subject to the legislative power of the State (§7).	Personal injuries by accident arising out of and in course of employment, unless due to certain enumerated acts of misconduct (§1).	Written notice stating prescribed particulars must be served on employer within 10 days. Want of or defect in notice no bar to compensation unless employer prejudiced thereby, or if occasioned by mistake or physical or mental incapacity. Claim must be made within three months after accident or termination of mental incapacity, or six months after death (§22). *Roberts v. Wolff Packing Co., 149 Pac. 413.*	No compensation is allowed for incapacity of less than two weeks' duration. Compensation begins at end of second week of incapacity (§§1a, 11b, c).
All employees of State, parish, etc., except public officials; private hazardous employments as enumerated; employments deemed to be hazardous by mutual agreement or by decision of a court; any other employment by mutual agreement (§1).	Act does not apply to common carrier engaged in interstate or foreign commerce by railroad which by reason thereof is not subject exclusively to legislative power of State, or for which a liability or compensation law has been established by Congress. Does not apply to master or crew of vessel not registered in Louisiana, which is engaged in interstate or foreign commerce (§30).	Personal injuries by accident arising out of and in course of employment, unless due to (1) employee's wilful intention to produce injury, (2) his intoxication, (3) deliberate failure to use a device or guard against accident provided by the employer, or (4) deliberate breach of statutory regulations for safety (§§2, 28).	Written notice must be served on employer within 15 days after accident, or in case of death within 30 days. Employer must post placard warning employees of notice required, otherwise time for such notice extended to six months. Actual knowledge excuses notice. Failure or inaccuracy of notice no bar to compensation unless employer prejudiced thereby. Claim for compensation barred after six months, but time limitation does not run during incompetency (§§11-16).	First two weeks after injury (§8 [4]).
All, public and private, except public officials, farm labor, domestic service, casual or not in usual course of trade, business, etc., of employer, masters of and seamen on vessels in interstate or foreign commerce (§1 [I-II]).	Act does not apply to masters of and seamen on vessels engaged in interstate or foreign commerce (§1 [II-c]). Liability of employers engaged in interstate or foreign commerce is affected only so far as permissible under Federal laws (§44).	Personal injuries by accident arising out of and in the course of employment, unless caused by intention to injure self or another, or due to intoxication without employer's knowledge (§§8, 11).	Written notice, giving certain particulars, must be served on employer within 30 days after injury. Defect in notice no bar to recovery unless employer misled thereby. Failure to give notice excused if due to accident, mistake, etc., or if employer had knowledge of injury. Claim must be filed within one year (§§17-20). Claim barred if agreement or petition not filed within 2 years after injury, death or removal of incapacity (§39).	First two weeks of disability. Compensation begins on fifteenth day (§9).

Medical and surgical aid.	Compensation for		
	Total disability.	Partial disability.	Death.
Employee must furnish medical aid, etc., for eight weeks after injury; maximum amount $200. But employee may elect to engage his own physician at his own expense (§8a).	If temporary, 50% of average weekly earnings, maximum $12, minimum $6 weekly; maximum amount four times average annual earnings or $3,500. If permanent, same rate until amount paid equals foregoing maximum, and thereafter annual pension during life equal to 8% of total previous payments, minimum $10 monthly (§8b, f).	50% of average loss of earning power, maximum $12 weekly; maximum period 8 years. Special schedule for loss of certain members, etc., in addition to other compensation (§8b, d, e, h). Special compensation for serious and permanent disfigurement of head, hand or face (§8c). *Stevenson v. Illinois Watch Case Co., 186 Ill. App. 418.*	(a) If widow, child or children whom deceased was obliged to support, 4 times average annual earnings, max. $3,500, min. $1,650. (b) If no amount payable under (a), then to widow, child, parent, grandparent, or other lineal heirs, to whose support he had contributed within 4 years, 4 times average annual earnings, max. $3,500, min. $1,650. (c) If no amount payable under (a) or (b), then to dependent collateral heirs such percentage of above amounts as average annual contribution of deceased to such dependent collateral heirs bore to such earnings. (d) If no amount payable under (a) or (b) or (c), then burial expenses, max. $150 (§7). If death occurs during period of disability and before payments equal amount payable as a death benefit, balance of such amount, and in no case less than $500, is to be paid to beneficiaries (§8g). Right to death benefits is extinguished by death of beneficiary, except in certain cases (§21).
Employer must furnish medical aid, etc., during 30 days after injury, and, at his option, may continue same during entire period of disability or any remaining part thereof. Employee's refusal to accept treatment suspends, and may forfeit, compensation for period of continuance. If employer fails to provide such attendance for 30 days, he is liable for reasonable cost thereof, subject to approval of Board (§§25-26).	55% of average weekly wages, max. $13.20, min. $5.50, weekly; max. period 500 weeks, max. amount $5,000 (§§29, 40).	One-half* of average loss of earning power, max. $12, min. $5, weekly, max. period 300 weeks, including period of total disability, if any; max. amount $5,000. Special schedule for loss of certain members, etc., in lieu of other compensation (§§30, 31, 40). Special provisions in case of successive injuries (§§33-35). *So enacted (instead of 55%) through error in engrossing.	If death results from injury within 300 weeks, burial expenses, max. $100, and in addition, to total dependents, 55% of average weekly wages, max. $13.20, min. $5.50, weekly, for remainder of period between death and 300 weeks after injury; to partial dependents, such proportion of foregoing as amount contributed by deceased to their support bore to his annual earnings. If death was not due to injury, balance of disability award to be paid to dependents (§§36, 37, 40).
Employer, if requested by employee or ordered by court, must furnish reasonable medical aid, etc., not exceeding $100, at any time after injury and until end of second week of incapacity (§2477-m 9 [b]).	50% of average weekly wages, max. $10, min. $5 or full wages, weekly; max. period 400 weeks (§2477-m 9 [i]).	50% of average weekly wages, max. $10, min. $5 or full wages, weekly; max. period 300 weeks. Special schedule for loss of certain members, etc. (§2477-m 9 [b, j]).	If total dependents, 50% of average weekly earnings, max. $10, min. $5, weekly; max. period 300 weeks. If only partial dependents, such percentage of above as amount contributed to partial dependents bore to annual earnings of deceased, max. period 300 weeks. Also expenses of last sickness and burial, in addition to other compensation, but not to exceed $100 (§2477-m 9 [c, d, e]).
Only in case of death without dependents, employer must pay reasonable expenses of medical attendance and burial, max. $100 (§11a). *Cain v. National Zinc Co., 148 Pac. 251.*	50% of average weekly earnings, max. $15, min. $6, weekly; max. period eight years (§11).	50% of loss of earning power, but not less than 25% nor more than 50% of average weekly earnings, max. $12, min. $3 weekly; max. period eight years. Where a minor earns less than $10 weekly, minimum compensation is to be 75% of average earnings (§§11-12). *Gorrell v. Battelle, 144 Pac. 244; Roberts v. Wolff Packing Co., 149 Pac. 413.*	If total dependents, 3 times annual earnings, max. $3,600, min. $1,200. If partial dependents, such proportion of foregoing as may be agreed upon or determined to be proportionate to injury to dependents. If no dependents, reasonable expenses of medical attendance and burial, max. $100 (§11). *McCracken v. Mo. Valley Bridge & Iron Co., 160 Pac. 832.*
During first two weeks after injury, employer must furnish reasonable medical, surgical or hospital services, not to exceed $100 in value, unless employee refuses to accept (§8 [5]).	50% of average weekly wages, maximum $10, minimum $3 or full wages per week; maximum period 300 weeks, but if disability is permanent, 400 weeks (§8 [1-a, d]).	50% of impairment of earning capacity, max. $10 weekly, max. period 300 weeks. Where disability is permanent, weekly payments subject to minimum of $3 or full wages. Special schedule for loss of certain members, etc. (§8 [1-b-c]).	From 20 to 50% of average weekly wages, depending upon number and kinship of dependents. In all cases reasonable expenses of last sickness and burial, not to exceed $100 (§8 [2-d, e, f]).
During first two weeks after injury, employer must furnish reasonable medical and hospital services, etc., as needed, max. $30. In case of major surgical operation, if parties disagree on cost thereof, Commission must fix amount upon petition of either party (§10).	50% of average weekly wages, max. $10, min. $4, weekly; max. period 500 weeks, max. amount $3,000. Certain injuries conclusively presumed to constitute permanent total disability (§14).	50% of average loss in earning power, max. $10 weekly; max. period 300 weeks. Special schedule for loss of certain members, etc. (§§15-16).	To total dependents, 50% of average weekly wages, max. $10, min. $4, weekly, for 300 weeks after injury. To partial dependents, such percentage of foregoing as amount contributed by deceased to such partial dependents bore to annual earnings of deceased. If no dependents, reasonable expense of last sickness and burial, max. $200 (§§12, 13).

Effect of previous disability.	Average wages—how computed.	Who are dependents.	Non-resident alien beneficiaries.	Employers' or insurers' rights to examinations.
In case of previous disability, compensation for subsequent injury to be apportioned according to porportion of incapacity caused by respective injuries (§10b).	Average annual earnings are to be average daily wages multiplied by 300 or other multiplier representing the normal number of working days in year. Earnings not to include wages for overtime or money advanced for expenses incidental to employment (§10).	Widows and children are entitled to full death benefit wherever deceased was under legal obligation to support them (§7a). Otherwise dependency is determinable according to facts at the time of injury. Dependents limited to widows and certain close blood relations (§7b, f). *Stevenson v. Illinois Watch Case Co., 186 Ill. App. 418.*		Injured employee must submit to medical examination at employer's request as soon as practicable after injury, also one week afterwards, and thereafter once every four weeks. Employee may have his own physician present or demand statement of his condition from examining physician. Refusal to submit forfeits right to compensation for period of continuance. If patient is likely to die, surgeon must call in another surgeon designated and paid for by employee or prospective beneficiary (§12).
Employee suffering from successive injuries is entitled to compensation for that injury which will cover longest period and largest amount, but not for both injuries. If permanent injury is followed by another, also permanent, compensation is allowed for both, by extending the period, but not increasing weekly rate, of payments. If successive injuries produce total permanent disability, payments for previous disability to be credited on award for total permanent disability (§§33-35).	Average weekly wages to mean earnings for preceding year divided by 52; but if employee lost more than 7 consecutive days' time, such loss to be deducted from divisor. Where this method is not practicable, regard may be had to average wages of another person in the same locality and class of employment (§76c). Average wages deemed to be not less than $10, nor more than $24, weekly (§40).	Certain persons conclusively presumed totally dependent. In other cases dependency is determinable according to facts at the time of injury (§38).		Injured employee, if requested by employer or ordered by Board, must submit to medical examination at reasonable times and places. Employee may have own physician present. Refusal to submit suspends, and unless justifiable, forfeits, right to compensation during continuance. In case of death, employer or Board may require an autopsy at own expense (§27).
	Compensation is to be computed on basis of average annual earnings, which are to be average daily wages multiplied by 300 or such other multiplier representing normal number of working days in year. Earnings not to include overtime wages or money advanced for expenses incidental to employment (§2477-m 15).	The following are presumed to be wholly dependent upon deceased: surviving spouse, child or children under 16, parent of a minor entitled to earnings of such minor, adopted children and stepchildren. In all other cases questions of dependency are determined in accordance with facts at time of injury (§2477-m 16 [c]).		Injured employee must submit to medical examination at convenient place as often as reasonably requested by employer. He may have his own physician present. Refusal to submit forfeits right to compensation for period of refusal (§2477-m 11).
	Average earnings are to be computed in manner best calculated to give average rate per week for 52 weeks prior to accident. If this be impracticable, amount may be fixed with reference to average wages earned by another person in same occupation and locality for preceding year (§12). In case of death, earnings for preceding year to be computed on basis of wages for thirty days prior to accident (§11). *Roberts v. Wolff Packing Co., 149 Pac. 413.*	Dependents limited to members of family wholly or partially dependent on deceased at time of accident. Members of family defined (§9j). *McCracken v. Mo. Valley Bridge & Iron Co., 150 Pac. 832.*	Compensation to dependents not citizens of and residing in U. S. or Canada at time of accident limited to $750 (§11).	Injured employee must submit to medical examination at reasonable times at employer's request, but, unless ordered by Court, not oftener than once in two weeks. Employee may have own physician present (§17). Refusal to submit suspends right to compensation until notice of willingness to submit (§20).
	Average weekly wages to be annual earnings divided by 52. Where such basis impracticable, regard may be had to average weekly earnings of another in same employment and locality for preceding year (§8 [3]).	Certain persons conclusively presumed to be wholly dependent; in all other cases dependency to be determined in accordance with facts at time of injury. Dependents are limited to member of family, spouse, lineal descendant or ancestor, brother, sister or adopted child (§8 [2a-c]).		Injured employee must submit to examination from time to time at reasonable hours and places, by physician provided by employer. If latter fails to provide such examination within six days after injury, employee may be examined by his own physician and charge employer $1. Refusal to submit to examination forfeits right to compensation during period of refusal (§§9, 10).
Previous disability is not to preclude compensation for later injury; but in fixing compensation, average weekly wages to be such sum as fairly represents earning capacity at time of later injury (§1 [IX e]).	Average weekly wages to be reckoned at 1-52 of 300 times average daily wages on full time during preceding year; but if not employed during substantially the whole of such year, average wages of another in same occupation and locality may be taken as basis for computation. If such method be not fairly applicable, wages may be computed according to circumstances. Money advanced for special expenses not to be reckoned as part of wages (§1 [IX]).	Dependents are limited to members of family or next of kin wholly or partly dependent on employee at time of injury. Certain persons conclusively presumed wholly dependent; in other cases dependency to be determined according to facts at time of injury (§1 [VIII]).	Alien dependents residing outside the United States or Canada are entitled to one-half compensation otherwise paid (§1 [VIII]).	Injured employee must submit to medical examination at reasonable times, if requested by employer. Employee may have his own physician present. Refusal to submit suspends, and may forfeit, right to compensation for period of continuance (§21).

How compensation settled and disputes determined.	Right of appeal.	Modification of agreements and awards.	Commutations.	Lien or preference for compensation.
Terms of compensation may be settled by agreement between the parties, but if made within 7 days after injury, presumed to be fraudulent. In case of dispute, Board must designate an arbitrator or, at the election of either party in case of permanent disability or death, a committee of arbitration representing respectively each party and Board. Decision of arbitrator or committee is subject to review by Board upon petition by either party within 15 days after notice thereof. All questions not otherwise settled to be determined by Board (§§18, 19, 22).	Decision of Board is conclusive, in absence of fraud; but Circuit Court may review decision by writ of certiorari or in chancery upon application of any party in interest within 20 days after notice of decision. Judgment of Circuit Court is subject to further review by Supreme Court upon writ of error (§19f).	Within 18 months after award, upon application of either party, Board may review same on ground that extent of disability has changed, and thereupon may order payments increased, diminished or ended (§19h).	If in the interests of both parties, Board, upon application of either party, may commute to a lump sum future payments discounted at 3%; but either party may reject its award within 10 days, except in cases of death or dismemberment (§9). Subject to approval of Board, employer may discharge his liability for compensation by depositing present value of future payments discounted at 3% with a trustee, or by purchasing annuity (§25).	An award of Board for compensation, filed with Recorder of Deeds, is, in case of employer's insolvency, a lien on all his property subsequent only to liens for taxes, wages, mortgages and trust deeds (§21).
Terms of compensation may be fixed by agreement, after 14 days from date of injury, subject to approval of Board; or by Board, or a member thereof, after a hearing, upon application of either party. Award made by member of Board is subject to review by full Board upon application made within 7 days from date thereof (§§57-60).	An award of the Board is conclusive as to questions of fact; but within 30 days either party may appeal to Appellate Court on errors of law; or Board may of its own motion certify questions of law to Appellate Court for determination (§61).	Board may at any time, on its own motion, or upon application of any party in interest, on the ground of a change in conditions, review an award and increase, diminish or terminate payments (§45).	Upon application of either party, Board may authorize monthly or quarterly, instead of weekly, payments. After 26 weeks, a weekly payment, in unusual cases, may be redeemed by a lump sum payment, by agreement, subject to approval of Board. In case of a minor permanently disabled, Board may in its discretion award a lump sum at any time. Or Board may order employer to pay lump sum to trustee and be discharged (§§42-44).	Right to compensation has the same preference against employer's assets as is allowed for unpaid wages for labor (§16).
Terms of compensation may be settled by agreement, subject to approval of Commissioner (§2477-m 25). Or by an arbitration committee appointed by parties and Commissioner, or by Commissioner (§§2477-m 36-31), subject to review by Commissioner (§2477-m 32). An agreement made within 12 days after injury is presumed to be fraudulent (§2177-m 18).	Within 5 days after award by arbitration committee, either party may apply for a rehearing by Commissioner, whose decision is final (§§2477-m 29, 32).	Any payment may be reviewed and increased or diminished if Commissioner finds that the condition of the injured employee so warrants (§2477-m 34 [a]).	District Court may commute future payments to a lump sum, capitalized at 5%, upon application of either party, where the period of compensation can be determined definitely (§2477-m 14).	
Terms of compensation may be settled by agreement (§23); or by an arbitration committee or an arbitrator selected by parties or appointed by a judge (§24); or by action in court, without a jury unless demanded by either party (§36).	No provision. But see *Cain v. National Zinc Co., 148 Pac. 1165.*	Agreement or award may be modified at any time, by subsequent agreement; or, after one year, by court on ground that incapacity has changed (§32). At any time within one year agreement or award may be canceled by court upon various specified grounds (§29).	Upon employee's application court may give judgment for lump sum equal to 80% of amount past and prospectively due, if application is made because security is doubtful (§31). After six months' payments, employer may redeem his liability by lump sum payment equal to 80% of future instalments (§33). *Gorrell v. Battelle, 144 Pac. 244; Roberts v. Wolff Packing Co., 149 Pac. 413.*	
By mutual agreement in writing, subject to approval of court. If dispute arises, it must be determined by court after a formal hearing. Settlement must be reached, or proceedings begun, within a year after injury or death, otherwise claim is barred (§§17-18, 31).	From judgment of court in claim for compensation, either party may appeal to proper appellate court without furnishing bond. Such appeal has same preference in hearing as causes in which State is interested (§19).	Award may be modified at any time by subsequent agreement between employer and employee, with court's approval; or after a year from time award became operative, court may review same upon application of either party on ground that employee's incapacity has increased (§20).	Amounts payable periodically may be commuted to lump sum at any time by mutual agreement, subject to approval of court (§8 [8]).	Claim for compensation has same preference as unpaid wages for labor (§21).
Compensation may be settled by agreement, subject to approval of Commission; or, upon petition of either party, by Chairman of Commission, after hearing (§§30-34).	From a decree rendered by Supreme Court on Commission's decision, appeal may be taken to the law court on errors of law only (§34).	At any time within two years after approval of agreement or entry of decree, same may be reviewed by Chairman of Commission on application of either party, and payments increased, reduced or terminated, on ground of increase, diminution or end of incapacity. Agreements may be modified at any time by subsequent agreement, subject to approval by Commissioner (§36).	After payments have continued for six months, Commission may, upon petition of either party, commute to a lump sum future payments discounted at 5%, if for the best interests of beneficiary, if weekly payments entail undue hardship or if beneficiary has removed or is about to remove from the United States (§28). If employee resides in another State, Commission may order payments made monthly or quarterly instead of weekly (§45).	Claim for compensation or any decree thereon has the same preference over unsecured debts of employer as wages of labor, but not so as to impair a lien previously acquired by employee (§27).

Assignments and exemptions.	How compensation is secured.	Method of payment and proceedings to collect.	Attorneys' liens and fees, etc.
A claim for compensation is not assignable; nor subject to any lien, attachment or garnishment, nor liable in any way for any lien, debt, penalty or damages (§21).	Where compensation is elected, insurance covering normal liability in some authorized corporation, organization or association, or proof of financial responsibility, or security satisfactory to Industrial Board, is compulsory, upon 10 days' written demand therefor by Board. Normal liability defined (§26).	Compensation is to be paid by employer to employee at same intervals as wages prior to injury, or, if this is not feasible, then weekly (§8i). When no proceedings are brought to review award, or after hearing on review, either party may file with Circuit Court a certified copy of decision of Board, arbitrator or arbitration committee, whereupon Court must enter judgment in accordance therewith, which has same effect as if rendered in an action duly tried (§19g).	Where employer refuses to pay compensation according to award, court shall tax as costs against him, at the time of entering judgment, reasonable attorney's fees incurred in arbitration proceedings or in court (§19g).
A claim for compensation is not assignable and is exempt from all claims of creditors (§17).	Assenting employer is required to insure in some authorized corporation, association, etc., or furnish Board with proof of financial responsibility, with deposit of bond or other security if requested by Board (§68).	Compensation is payable directly to employee by employer or insurer. Upon presentation of a certified copy of approved memorandum of agreement or decision of Board, Circuit or Superior Court must render judgment in accordance therewith, which has same effect as though rendered in action (§62).	Attorneys' and physicians' fees and hospital charges are subject to approval by the Board (§65).
	Where compensation is elected, insurance in some authorized company, association or organization is compulsory (§2477-m 41), with the alternative for employer to carry his own risk upon proof of responsibility satisfactory to Commissioner and to Insurance Department (§2477-m 49).	Compensation is payable directly to employee or dependents by employer or insurer (§§2477-m 9, m48). Upon presentation of a certified copy of a memorandum of agreement or decision of Commissioner or arbitration committee, District Court must render a decree in accordance therewith which shall have same effect as though rendered in an action at law (§2477-m 33).	Employee's attorney acquires no lien unless his claim be approved in writing by a judge of a court of record or by Commissioner (§2477-m 20).
Compensation is not assignable; nor subject to levy, execution or attachment except for medicine, medical attention and nursing (§15). *Cain v. National Zinc Co., 148 Pac. 261.*	No security required; but at any time after agreement or award has been filed with district court, employer may stay proceedings thereon by filing either a certificate of insurance or a bond to secure payment of compensation. If employer fails to provide such security, employee may, upon application to court, obtain judgment for a lump sum equal to 80% of unpaid compensation. Such judgment may be enforced by execution unless employer gives sufficient bond approved by court (§§30-31).	Payment is to be made at same time, place, etc., as wages were payable at time of accident, subject to modification by order of district court upon application of either party (§13). In case of death, payment is to be made directly to dependents, to administrator or into district court, according to circumstances (§14). Where employee is doubtful as to security of payments he may apply to district court and obtain judgment against employer for lump sum equal to 80% of unpaid compensation, which may be collected by execution, unless employer gives satisfactory bond to secure payment (§31). In default of agreement or arbitration, employee may proceed against employer by action in any court of competent jurisdiction. Judgment may be for lump sum or periodical payments, in discretion of judge (§36).	No attorney's claim for services is an enforceable lien on compensation unless approved in writing by trial judge, or, in case of no trial, by any judge of district court upon notice to parties in interest (§15).
Compensation is not assignable; exempt from claims of creditors and from levy, execution, attachment or garnishment except under judgment for alimony (§22).	No security required; but employer may insure liability for compensation (§§23-26).	Payments to be made at same time and place as wages were paid before accident, but longer interval may be substituted by agreement, subject to approval of court (§8 [7]). If employer becomes insolvent or fails to pay 6 successive instalments, balance becomes immediately due and judgment is executory for whole amount, unless employee is adequately protected by insurance (§33). Settlement approved by court to be entered as judgment, and enforceable accordingly (§17).	Fees of attorneys and physicians must be reasonable, and are subject to court's approval (§22).
Claim for compensation is not assignable or subject to attachment or liable in any way for debts (§24)	Assenting employers must either insure in authorized stock or mutual casualty company or furnish proof of ability to pay compensation direct, with deposit of cash, bond or securities (§§1 [V-VI], 6).	Payments are to be made directly to employee by employer or insurer (§11). A certified copy of agreement approved by Commission, or of a decision by Chairman of Commission, has the same effect as a judgment of court, and may be enforced by execution, contempt or other process (§§34-35).	

Minors and incompetent persons.	Adjustment of rights where injury is caused by third party.	Relative liability of principal and sub-contractor.	When assenting employer is liable for damages.
Guardian of incompetent person may enforce rights, etc., of latter. No time limitation runs against incompetent person until appointment of conservator or guardian (§8h).	Where right of action exists against third party who has elected compensation, employee's right to recover against him is subrogated to employer. If third party has not so elected, employee may sue him for damages; but out of recovery employer is to receive amount of compensation paid or payable by him. If employee accepts compensation from employer, latter may sue third party for damages in his own name or in employee's (§29).	Any person, etc., who undertakes extra hazardous work on premises where he contracts to work as principal and does not require any party contracting to do such work to insure compensation to employees, or who resorts to any artifice to avoid liability under Act, is liable jointly and severally with immediate employer to latter's employees (§31).	No common law or statutory right to recover damages for injury or death is available to any employee covered by Act, to his dependents, legal representatives or any one otherwise entitled to recover damages for such injury (§6). But if employer electing compensation fails to secure payments, if required, employee has option to claim compensation or to hold employer liable for damages as if he had not elected (§26).
Election to reject provisions of Act on behalf of a minor employee may be made only by parent or guardian (§4). Payments to minors under 18 or dependent children over 18 must be made through trustee appointed by Circuit or Superior Court. Rights accruing to minor under 18 or incompetent person may be enforced in his behalf by guardian or trustee. No time limitation is to run against minor dependent or incompetent person pending appointment of guardian or trustee (§§46-48).	Where right of action exists against third party, employee has option either to claim compensation or sue third party for damages. If employer or insurer pays compensation, he is subrogated to employee's rights against third party to the extent of compensation paid or payable (§§13, 76a).	If injury occurs on premises under control of principal, he is liable for compensation to employees of contractor or sub-contractor, but is entitled to indemnity from the latter. Claim must be made in the first place against immediate employer (§14).	Right to compensation excludes all other remedies of employee, dependents, personal representatives or next of kin, at common law or otherwise, for injury sustained (§6); but not so as to relieve employer from penalty for neglect of statutory duty (§7). If employer fails to secure compensation, he is liable for damages as if he had not elected to come under Act (§69).
Where a minor dependent or incompetent person is entitled to compensation, it must be paid to a trustee appointed by District Court. Such trustee is accountable to the court for all receipts and expenditures (§2477-m 13).	Where a right of action exists against a third party for injury sustained, employee may proceed both against his employer for compensation and against third party for damages; but if he recovers compensation, employer is entitled to indemnity from third party and is subrogated to rights of employee against such third party (§2477-m 6).	Employer is not liable to a contractor; a contractor is not an employee under the Act (§2477-m 16 [b]). No provision as to liability of principal to employees of his contractor.	Where compensation is elected, the right thereto is the exclusive remedy for injuries covered (§2477-m 2 [a]). But if employer electing to pay compensation fails to insure he remains liable for damages as if he had not so elected (§2477-m 41).
All rights, etc., accruing to minor or incompetent person under Act may be enforced by guardian; and no time limitation begins to run as to such persons, until appointment of guardian (§10).	Where a third party is liable for injury, employee may sue third party for damages and also claim compensation, but may not recover both. If he accepts compensation, employer or his insurer is subrogated to employee's rights against third party (§§5, 34).	A principal contractor subject to Act is liable for compensation to employees of sub-contractor, if injury was sustained on premises, or in execution of work, under principal's control or management. In such a case, however, principal is entitled to indemnity from sub-contractor, and may implead latter if sued by workman for compensation. Employee may recover directly from sub-contractor instead of principal (§4).	No provision for action to recover damages where both employer and employee have elected to come under Act. See *Shade v. Ash Grove Lime & Cement Co., 139 Pac. 1193; McRoberts v. National Zinc Co., 144 Pac. 247; Frere v. M., K. & T. Ry. Co., 145 Pac. 864.*
All rights, etc., accruing to minor or incompetent person may be enforced by tutor or curator, and pending appointment of latter, no time limitation runs against minor or incompetent (§16). Tutor or curator required to give bond and render annual accounting (§29). Payments to minor dependent not incapable of wage earning to cease when such dependent reaches the age of 18 years (§8 [2-e]). Minor of 18 years and upwards may himself exercise election under act, but if under 18, election must be by guardian (§3 [4]).	Where injured employee has right of action against third party, he may either bring suit for damages, or claim compensation under Act. In latter event, employer is subrogated to employee's rights against such third person, but any amount recovered in excess of compensation is payable to employee (§7).	A principal contractor is liable for compensation to employees of a sub-contractor, but is entitled to indemnity from latter. Employee may, however, recover compensation direct from sub-contractor. If principal is sued by employee of sub-contractor, he may call in latter as co-defendant (§6).	Right to compensation excludes all other remedies of employee, dependents or relations, on account of injury (§34).
All rights, etc., inuring to benefit of minors and incompetent persons under Act may be exercised by guardian (§1 [IX-e]). Minor of legal working age is deemed *sui juris* for purpose of Act, but if such minor has parent or guardian, latter may exercise right of election in his behalf, which is binding on minor (§7). No limitation of time to run against minor or incompetent person while without a guardian (§23).	Where a right of action exists against a third party, employee may elect to sue for damages or claim compensation. If latter choice is adopted, employer is subrogated to employee's rights against third party; but any amount recovered in excess of compensation must be paid to employee, less costs of action (§26).		Assenting employer is exempt from suits at common law or under statutes (§5).

Accident prevention.	Reports required of employer or insurer.	Posting notices.	Contracting out.
	Employer must make immediate report to Board of fatal accidents; report between 15th and 25th of each month on injuries resulting in loss of more than one week's time; supplemental report on permanent disability cases. Reports to give certain prescribed details (§30).	Employer's notice of election to reject Act must be either served personally on employee or conspicuously posted at place of business (§2). Notice of change of election must be so posted at least 60 days prior to expiration of calendar year (§1b).	Alternative insurance schemes permitted, provided employer's contributions amount to full benefits of the Act (§27). Employee or beneficiary cannot waive provisions of Act as to amount of compensation, except with approval of Board (§23).
	Employer must report to Board all injuries causing absence from work for more than one day, within a week after occurrence; supplementary report after 60 days or upon termination of disability (§67). Evidence of insurance or financial responsibility must be filed by assenting employer with Board within 30 days after Act takes effect and annually thereafter (§69).	Employer's notice of election may be either served personally on employees or conspicuously posted at place of business (§3).	Alternative compensation or insurance schemes are authorized, subject to approval of Board, provided benefits are not less than those under the Act. If such arrangement involves contributions by employees, additional benefits must be commensurate therewith (§72). Other contracting out forbidden (§15).
Commissioner, in co-operation with employers, must fix standards of safety for places of employment other than mines under jurisdiction of mine inspectors (§2477-m 19).	Employer is required to report every accident within 48 hours after knowledge thereof; supplemental report after 60 days or upon termination of disability. Books, records and pay-rolls are open to inspection by Commissioner (§2477-m 36).	Employer's notice to reject Act must be conspicuously posted at place of business (§2477-m [c-4]).	Alternative benefit or insurance schemes are permitted, subject to approval of Insurance Commissioner, upon certain conditions (§§2477-m 43-45). Other contracting out forbidden (§§2477-m 7, 17).
	Employer must make annual report to State Commissioner and Factory Inspector, giving such reasonable particulars as to accidents, compensation, etc., as he may require (§16). Copy of release, agreement or award must be filed with district court within 60 days after it is made, otherwise it is void as against workman (§28). Employers who maintain alternative benefit schemes must furnish such information and accounts with respect thereto as may be required by Superintendent of Insurance (§42).	Employer's notice of election to reject must be posted conspicuously at his place or places of business (§44).	Alternative schemes of compensation or insurance permitted upon certification of Insurance Superintendent, with advice and approval of Attorney-General, that such scheme is not less favorable to workman than the Act. If contributions from workmen are required, there must be additional benefits equivalent to such contributions (§39).
		Employer must post conspicuously at place of business notice to employees giving name and address of person who is to be notified in case of injury (§12).	No contract may operate to relieve employer from liability created by Act (§36); but additional compensation, over and above that prescribed by Act, may be provided by mutual agreement (§27).
	Assenting employers must promptly report to Commission all accidents to employees and when they return to work. Copy of final receipt or settlement with employee must be filed with Commission (§41). Insurance companies must make such reports or give such information as may be required by Commission or Insurance Commissioner (§42).	Employers must post notices conspicuously at place of business, of conformance with insurance requirements, giving date of expiration of insurance policy, if any (§6 [V]).	An agreement by employee to waive his rights under Act is void (§24). But employer may, with approval of Commission, continue, in lieu of compensation under Act, such benefit or insurance plan as may have been used by employer on January 1, 1915. Such substitute system must confer benefits equivalent to those under Act, and if it involves contributions by employees, additional benefits must be commensurate with such contributions (§6 [IV]).

Insurance				
General provisions.	Stock.	Mutual.	State.	Regulation of rates.
Employer may insure liability for compensation in any corporation, association, etc., authorized to transact such business in the State (§26). In case of employer's insolvency, insurer becomes directly liable to employee (§28).				
Forms of policies are subject to Board's approval. They must stipulate that notice to insured is notice to insurer; that insurer is directly liable to employee, and that employer's default does not discharge insurer; and are otherwise deemed subject to provisions of Act (§§73-75).		Employers are authorized to form mutual or reciprocal insurance associations, subject to regulation by Board (§71).		
Every insurance policy must provide that notice to employer shall be notice to insurer, etc., that an injured employee shall have a first lien on amount due thereunder, and that insolvency of employer shall not relieve insurer (§§2477-m 47-48). Insurance commissions are limited to 15% of the premiums (§2477-m 46).		Employers are authorized to form mutual associations for insuring against liability for compensation, subject to regulation by Insurance Department (§2477-m 42).		
Insurance is optional with employer (§30). If employer insures compensation, his insurer is subrogated to rights and duties of employer under Act, so far as appropriate (§34).		Employers may enter mutual insurance scheme upon obtaining from Superintendent of Insurance a certificate, with the advice and written approval of Attorney General, that such scheme provides scales of compensation not less favorable than under Act, and, if workmen contribute thereto, that additional benefits are equal to such contributions. Suitable provision must be made for the equitable distribution of funds or securities held after discharging accrued liabilities upon termination of scheme. Certificate may be revoked by Superintendent of Insurance for substantial reasons (§§39-43).		
Insurance is optional with employers. Insurance policies must cover entire liability of employer under Act; must stipulate that agreement is a direct obligation by insurer to person entitled to compensation, enforceable in his name, and not affected by default of insured after injury, or by any default in giving notice required; and that notice to insured shall be deemed notice to insurer. All policies deemed subject to provisions of Act, and must be approved as to form by Secretary of State (§§23-27).				
	Employer may insure in any casualty company authorized to do business in Maine (§6 [I]).	Employer may insure in any mutual company or association authorized to do business in Maine (§6 [I]).		Insurance companies must file with Insurance Department classification of risks, premiums and forms of policies, all of which are subject to approval of Insurance Commissioner (§6 [I]).

Penalties.	Extra-territorial effect.	Constitutionality.	Miscellaneous provisions.	State Chapter—when effective.
Violation of or non-compliance with Act not otherwise penalized is a misdemeanor, punishable by $10 to $500 fine (§33). If employer deducts from employee's wages any amount toward premiums for insurance, he is guilty of a misdemeanor, punishable by fine of $10 to $1,000 or 6 months' imprisonment, or both (§27c).		If compensation provisions are adjudged unconstitutional, the period between injury or death and such decision is not to be computed as part of the time limited by law for commencement of damage suit (§32).	If injured employee persists in unsanitary or injurious practices, or refuses to submit to treatment, thereby retarding his recovery, Board may reduce or suspend compensation (§19d). Board is authorized to publish names of employers who fail to comply with provisions for securing compensation (§26b).	**ILLINOIS.** House Bill 841, Session of 1913, repealing Act of June 10, 1911. Approved June 28, 1913; in effect July 1, 1913. As amended by Senate Bill 66, Session of 1915.
For failure to report injuries, civil penalty of $25 (§67). For failure to secure compensation, fine of 10 cents per day for each employee, max. $50, min. $1, per day (§69).	Act applies to injuries whether sustained within the State or in another State or country (§20).	If any part of Act is held unconstitutional, it shall not affect the validity of the Act as a whole or of any other part thereof (§77).	If injured employee refuses suitable employment procured by employer, he is not entitled to compensation for period of refusal, unless justifiable (§32). Joint employers of same employee may agree upon apportionment of liability (§49). State Bureau of Inspection is superseded by Industrial Board (§52). If proceedings brought before Board or Court are not based on reasonable grounds, entire cost thereof may be assessed against party bringing them (§63).	**INDIANA.** Ch. 106, Laws 1915, entitled "Workmen's Compensation Act." Approved March 8, 1915. Liability provisions effective Sept. 1, 1915; administrative provisions (except requirement of accident reports, etc., by employer) effective from date of approval (§§79, 82.).
For failure to report injury, $50 fine; for refusal to submit books, records, etc., for inspection, civil penalty of $100 (§2477-m 36). Employer who deducts from his employee's wages any amount toward insuring compensation is guilty of a misdemeanor, punishable by fine of $10 to $50 (§2477-m 17 [a]).				**IOWA.** Ch. 147, Laws 1913. Approved April 18, 1913. Administrative provisions effective July 4, 1913; liability provisions effective July 1, 1914 (§2477-m50). Incorporated in Iowa Code (1913 Supplement) under Title XII, Chapter 8-A, "Of Employer's Liability and Workmen's Compensation."
For failure to make annual report to State Commissioner and Factory Inspector, release of employer's liability is invalidated (§16).	No action or proceeding under Act may be brought outside the State; and notice to non-residents of State may be served by publication (§36).	Constitutionality of Act was upheld by Kansas Supreme Court in *Shade v. Ash Grove Lime & Cement Co., 144 Pac. 249;* also in *Horis v. Cudahy Ref'g Co., 148 Pac. 626.*		**KANSAS.** Ch. 218, Laws 1911, approved March 14, 1911, effective Jan. 1, 1912 (§49); as amended by Ch. 216, Laws 1913.
Making false statement in connection with claim for compensation is a misdemeanor, punishable by $500 fine or year's imprisonment, or both (§37).		If any provision of Act is held unconstitutional, it shall not affect validity of any other portion which can be given reasonable effect without such invalid provision (§41).	Payment of compensation to dependent subsequent in right to another dependent discharges employer in absence of notice by such prior dependent to employer (§16 [2]). Where two or more employers are liable for compensation to same employee, each shall contribute in proportion to wages paid (§32).	**LOUISIANA.** Act No. 20, Session Acts of 1914, entitled Burke-Roberts Employers' Liability Act. Approved June 18, 1914. Effective Jan. 1, 1915 (§43).
For employer's or insurer's failure to make required reports, civil penalty of $10 for each day's neglect or refusal (§§41-42). False statement in claim for compensation is a misdemeanor, punishable by $50 fine, and forfeits right to compensation after conviction (§47).	Contract of hire made within the State for performance outside the State, is presumed to include agreement making compensation under Act the exclusive remedy for injuries sustained (§25).	If any part of Act is held unconstitutional, it shall not affect validity of Act as a whole or any part thereof which can be given effect without invalid portion (§46).	Compensation to policemen and firemen to be reduced by amount of pension, if any, to which they are entitled from public funds (§1 [II]). Other insurance or savings of employee not to be considered in fixing compensation (§22).	**MAINE.** Ch. 295, Laws 1915; approved April 1, 1915; entitled "Workmen's Compensation Act." Administrative provisions effective Oct. 1, 1915; liability provisions effective Jan. 1, 1916 (§48).

System provided for.	If elective			State Chapter—when effective.
	How elected (1) by employer (2) by employee.	How election changed (1) by employer (2) by employee.	Alternative liability (1) if employer does not elect (2) if employer elects and employee does not.	
Compensation, compulsory, with State or other insurance or proof of financial responsibility (§§14, 15). Supervised by "State Industrial Accident Commission" (§§1-13).				**MARYLAND.** Ch. 800, Laws 1914. In full effect Nov. 1, 1914 (§66).
Compensation, elective, with State or other insurance, compulsory (Part I, §§4-5). Supervised by Industrial Accident Board (Part III).	(1) By subscribing to Massachusetts Employee's Insurance Association, or insuring in an authorized company (Pt. V, §§2, 3), giving prescribed notice to employees and filing copy with Board (Pt. IV, §21). (2) Presumed if employer elects, unless written notice to contrary given employer at time of hiring or within 30 days after employer's notice of subscribing or insuring (Pt. I, §5). *Young v. Duncan, 106 N. E. Rep. 1.*	(1) Election to accept changed by giving notice to all employees of termination of subscription or insurance and filing copy thereof with Board (Pt. IV, §21). Contrary change of election in manner prescribed for election to accept. (2) Election to reject changed by 5 days' written notice to employer or his agent (Pt. I, §5). No provision for contrary change of election.	(1) Defenses of contributory negligence, fellow servant's fault and assumption of risks abrogated, except in actions by domestic servants and farm laborers (Pt. I, §§1-2). (2) Defenses remain (Pt. I, §3).	**MASSACHUSETTS.** Ch. 751, Acts of 1911, in effect July 1, 1912; as amended by Chs. 172 and 571, Acts of 1912; Chs. 445, 448, 568, 696 and 746, Acts of 1913, Chs. 338 and 708, Acts of 1914, and Chs. 123, 275 and 314, Acts of 1915. Supplemented by Ch. 666, Acts of 1912; Chs. 807 and 813, Acts of 1913; Ch. 636, Acts of 1914 (as amended by Ch. 270, Acts of 1915); Ch. 160, Resolves of 1914; and Chs. 132, 183, 236, 244 and 287, Acts of 1915.
Compensation, with State or other insurance or proof of financial responsibility, elective;—but compulsory as to State, counties, etc., without obligation to insure, etc. (Pt. I, §§4, 5, 7, 8; Pt. IV, §1). Supervised by Industrial Accident Board (Pt. III).	(1) Employer may elect at any time by filing written declaration of acceptance with Board and posting notice in place of business within 10 days after Board's approval (Pt. I, §6). (2) Employee's acceptance is presumed where employer has accepted, unless written notice of contrary election is given employer at time of hiring or within 30 days after employer's election (Pt. I, §8).	(1) Employer may rescind acceptance at expiration of any yearly period thereafter by filing notice with Board thirty days prior thereto (Pt. I, §6). Subscription to State Accident Fund expires at end of each yearly period unless annually renewed (Pt. V, §6). (2) Employee's election to reject may be changed at any time by five days' written notice to employer (Pt. I, §8). No provision for changing election to accept.	(1) Defenses of assumption of risks, fellow servant's fault and contributory negligence abrogated, except in actions by household domestic servants or farm laborers (Pt. I, §§1, 2). *Lydman v. De Haas, 151 N. W. 718.* (2) Defenses remain (Pt. I, §§3, 4).	**MICHIGAN.** Act No. 10, Public Acts of 1912 (Extra Session). Approved March 20, 1912. In effect Sept. 1, 1912 (Pt. VI, §8). As amended by Acts Nos. 50, 79, 156 and 259, Public Acts of 1913, and by Acts Nos. 104, 153, 170 and 171, Public Acts of 1915. Supplemented by Acts Nos. 136, 177 and 182, Public Acts of 1915.
Compensation, elective (§9) with insurance optional (§31a). Supervised by Labor Commissioner (§§12, 24). No State insurance.	(1) Presumed, unless notice to contrary posted in employer's shop or place of business and duplicate filed with Labor Commissioner 30 days prior to accident. (2) Presumed, unless written notice to contrary given employer and duplicate filed with Commissioner (§11). *Harris v. Hobart Iron Co., 149 N. W. 668.*	(1) By 30 days' written notice to other party and filing duplicate with proof of service with Labor Commissioner (§12). (2) Ditto.	(1) Defenses of assumption of risks, fellow servant's fault and contributory negligence, unless wilful, abrogated (§§2, 3). (2) Defenses remain (§4). *Matheson v. Minneapolis Street Ry., 148 N. W. 71.*	**MINNESOTA.** Ch. 467, Laws 1913, effective Oct. 1, 1913; as amended by Chs. 193 and 209, Laws 1915. Supplemented by Ch. 122, Laws 1913.
Compensation, elective, but compulsory as to public employments (§§3e-3j), with State or other insurance or security (Parts II, III, IV). Supervised by Industrial Accident Board (§§2, 18).	(1) Employer may elect at any time to come under Act, by posting notice at place of business and filing copy, with affidavit of posting, with Board (§3f). (2) Acceptance is presumed in absence of written notice to contrary in prescribed form served upon employer and copy, with proof of service, filed with Board (§§3g, 3i).	(1) Employer may revoke election, or change plan of compensation adopted, by posting and filing notice as in original election, not less than 30 or more than 60 days prior to June 30 of any year (§§3b, 6ff). (2) Employee who has elected to reject Act may revoke such election at any time, such revocation to be binding for rest of fiscal year (§3j).	(1) Defenses of fellow servant's fault, assumption of risks and contributory negligence (unless wilful), are abrogated, except in actions by domestic servants, farm laborers or casual employees (§§3a, 3b). (2) Defenses remain (§3c).	**MONTANA.** Ch. 96, Laws 1915; approved Mar. 8, 1915. Administrative provisions effective Mar. 8, 1915; liability provisions effective July 1, 1915 (§25b).

Employments covered.	Employment in interstate commerce.	Injuries covered.	Notice of injury and claim for compensation.	Waiting period.
Extra hazardous employments enumerated (§32) carried on by employer for pecuniary gain (§62), including public employments therein, unless equal or more beneficial provision is otherwise made (§34); but farm laborers, domestic servants, country blacksmiths, wheelwrights and similar rural employments, casual employees and any employee whose salary exceeds $2,000 a year are expressly excluded (§62). Any other employment may be brought under Act by joint election (§33).	Act applies to employers and employees engaged in intra-state and also interstate or foreign commerce for whom liability or compensation law established by Congress, only to extent that their mutual connection with intra-state work is clearly distinguishable from interstate or foreign commerce, but any such employer and his employees working wholly within State may, with approval of Commission and if not forbidden by Congress, accept provisions of Act (§33). Or employee may agree with employer to pay compensation under Federal Act, if any (§33½).	Accidental personal injuries arising out of and in course of employment, and such disease or infection as may naturally and unavoidably result therefrom, unless self-inflicted or due to wilful misconduct or intoxication (§§14, 45, 62).	Written notice of injury must be given to employer within 10 days after accident, and also, in case death results, within 30 days after death. Failure to give notice no bar to compensation if excused by Commission on ground that notice could not have been given or that employer or the State Fund not prejudiced thereby (§37). Claim must be filed with Commission within 30 days (§38).	First two weeks after injury (§48); but in case of permanent total disability, one week (§35 [1]).
All private employments, except not in the usual course of trade, business, etc., of employer, or on vessels in foreign or interstate commerce (Part V, §2). As to public employments, see Ch. 807, Acts of 1913, Ch. 636, Acts of 1914, and Ch. 244, Acts of 1915. *In re Gaynor, 104 N. E. 339; In re Keaney, id. 438; In re Howard, 105 N. E. 636; In re King, 107 N. E. 969.*	Act does not apply to masters of and seamen on vessels engaged in interstate or foreign commerce (Part V, §2).	Personal injuries arising out of and in course of employment, unless due to serious and wilful misconduct (Part II, §§1-2). *In re Employers' Liability Ass. Corp'n. 102 N. E. Rep. 697; Hood & Sons v. Md. Casualty Co., 206 Mass. 225; In re Hurle, 104 N. E. Rep. 336; In re Sullivan, 105 N. E. 463; In re Sundine, id. 433; In re Nickerson, id. 604; In re Burns, id. 601; In re Brightman, 107 N. E. 527; Leveroni v. Travelers' Ins. Co., id. 349; In re Fisher, 108 N. E. 361; In re Sponatski, id. 486.*	Written notice stating prescribed particulars must be given Association or subscriber as soon as practicable. Defective notice excused, unless insurer was misled thereby. Knowledge of insurer excuses notice. Claim must be filed within 6 months; delay excused by mistake or other reasonable cause (Part II, §§15-18, 23).	First two weeks of disability. Compensation begins on fifteenth day after injury (Part II, §4).
All public, except as officials, and all private, except casual or not in usual course of trade, business, etc., of employer (Pt. I, §§5, 7). *Agler v. Mich. Agr. College, 148 N. W. 341. Blynn v. City of Pontiac, 151 N. W. 681.*	Act applies to employers and workmen engaged in interstate or foreign commerce, for whom rule of liability or method of compensation established by Congress, only to extent that their mutual connection with intra-state work may be clearly separable from interstate or foreign commerce; but any such employer and his workmen working only within State, may, subject to approval of Board, and so far as not forbidden by act of Congress, voluntarily accept provisions of Act (Pt. VI, §4).	Personal injuries arising out of and in course of employment, unless due to wilful misconduct (Pt. II, §§1, 2). *Jendrus v. Detroit Steel Products Co., 144 N. W. 563; Clem v. Chalmers Motor Co., id. 848; Raynor v. Stigh Furniture Co., 146 N. W. 665; McCoy v. Mich. Screw Co., 147 N. W. 572; Hills v. Blair, 148 N. W. 243; Bayne v. Riverside Storage Co., id. 412; Adams v. Acme White Lead & Color Works, id. 485; Grove v. Mich. Paper Co., 151 N. W. 654; Klawinski v. L. S. & Mich. S. Ry., 152 N. W. 213; Gignac v. Studebaker Corp'n, id. 1037; Spooner v. Detroit Saturday Night Co., 153 N. W. 657.*	Written notice stating prescribed particulars must be served on employer or his agent within three months after injury. Inaccuracy no bar unless employer or insurer is misled thereby. Knowledge excuses notice. Claim must be made within six months, unless excused for incompetency (Pt. II, §§15-18).	First 2 weeks disability. Compensation commences 15th day after disability; but if disability continues 8 weeks compensation payable from date of injury (Pt. II, §3).
All, public and private, except by the State or as public officials (§34d, g), common carriers by steam railroad, farm laborers, domestic servants or only casual and not in the usual course of employer's trade, business, etc. (§8). *Matheson v. Minneapolis Street Ry., 148 N. W. 71.*	Act does not apply to any common carrier by steam railroad (§8). *Matheson v. Minneapolis Street Ry., 148 N. W. 71.*	Personal injuries by accident arising out of and in the course of employment, unless intentionally self-inflicted or proximately due to intoxication (§§9, 34i). *State v. District Court, etc., 150 N. W. 623; State v. District Court, etc., 151 N. W. 912; State v. District Court, etc., 153 N. W. 119.*	Written notice giving prescribed particulars must be served upon employer or his agent within fourteen days after the accident, unless he has actual knowledge thereof. Defective notice, or notice deferred for thirty or ninety days, excused upon certain grounds. Claim must be made within one year after injury or removal of incapacity; in case of claim by dependent, within one year after date of written notice by employer to Department of Labor expressing his willingness to pay compensation if found to be due (§§19-20a). *State v. District Court, etc., 152 N. W. 838.*	In cases of temporary disability, no compensation is allowed for the first two weeks after injury (§17).
All, public and private, in hazardous occupations enumerated (§§4, 5, 6i, 6j).	Act does not apply to railroads engaged in interstate commerce, but railroad construction work is covered by Act (§17e).	Injuries arising out of and in course of employment, but not disease (§§6q, 16). Special restrictions applicable in case of hernia (§16j).	Notice of injury not resulting in death must be given to employer within 60 days after occurrence, unless employer has knowledge thereof (§17g). Claim is barred after 6 months from date of accident (§10a).	First two weeks after injury (§16g).

Medical and surgical aid.	Compensation for		
	Total disability.	Partial disability.	Death.
Employer must furnish medical or hospital services, etc., as required by Commission, not to exceed $150 in value. If employer fails to provide same after request by injured employee, latter may do so at employer's expense (§36).	If permanent, 50% of average weekly wages; max. $12, min. $5 or full wages, weekly during continuance of disability but not to exceed in aggregate $5,000. If temporary, same payments to continue during disability but not longer than six years nor to exceed in aggregate $3,750 (§35).	If permanent, special schedule for loss of certain members, etc.; in other cases 50% of impairment of earning capacity, max. $12 weekly, during incapacity, but not to exceed in aggregate $3,000. If temporary, same payments during incapacity, but not to exceed in aggregate $3,500 (§35).	In all cases, except as noted below, reasonable funeral expenses, max. $75. To wholly dependent, 50% of average weekly wages, to continue for remainder of period between date of death and 8 years after injury; max. $4,250, min. $1,000. To partly dependent, same payments to continue for such portion of 8-year period as Commission may determine, max. $3,000. If no dependents, funeral expenses, as above, unless the deceased has left sufficient estate to defray same (§§35, 36).
Association or insurer must furnish reasonable medical aid, etc., during first two weeks of incapacity, or for longer period in discretion of the Board (Part II, §5). *In re Ponsenk, 105 N. E. 363.*	66⅔% of average weekly wages, max. $10, min. $4 weekly; max. period 500 weeks, max. amount $4,000 (Part II, §9). *In re Septimo, 107 N. E. 63.*	66⅔% of average loss of earning power, max. $10 weekly; max. period 500 weeks, max. amount $4,000. Special schedule of compensation for loss of certain members, etc., in addition to other compensation (Part II, §§10-11). *In re Ethier, 105 N. E. 376; In re Burns, id. 601; In re Stickley, 107 N. E. 350; In re Hunnewell, id. 934.*	To total dependents, 66⅔% of average weekly wages, max. $10, min. $4 weekly; max. period 500 weeks, max. amount $4,000. To partial dependents, such proportion of above as amount contributed by deceased to partial dependents bore to annual earnings of deceased. If no dependents, reasonable expenses of last sickness and burial, max. $200 (Part II, §§6-8). *In re Nichols, 104 N. E. 566; Milliken v. Towle, 105 N. E. 898; In re Burns, 105 N. E. 601; In re Murphy, id. 635; In re Sponatski, 108 N. E. 466.*
Employer must furnish reasonable medical aid, etc., when needed during first three weeks after injury (Pt. II, §1).	50% of average weekly wages, max. $10, min. $4, weekly; max. period 500 weeks; max. amount $4,000 (Pt. II, §9).	50% of average loss in earning power, max. $10 weekly; max. period 300 weeks. Special schedule for loss of certain members, etc. (Pt. II, §10). *Limron v. Blair, 147 N. W. 546; Hirsenkorn v. Fiege Desk Co., 150 N. W. 851.*	If total dependents, 50 per cent of average weekly wages, max. $10, min. $4 weekly for remainder of period between death and 300 weeks after injury. If partial dependents, such percentage of above as amount contributed by deceased to such partial dependents bore to annual earnings of deceased. If no dependents, reasonable expenses of last sickness and burial, max. $200 (Pt. II, §§5, 8). *Redfield v. Mich. Mutual Ins. Co., 150 N. W. 362.*
Employer must furnish medical aid, etc., including crutches and apparatus, as reasonably necessary for a period not to exceed ninety days. If he fails to provide same, he is liable for expense thereof, max. $100; but at any time within 100 days after injury, if found necessary, court may require employer to furnish further treatment, max. total $200. Certain limitations placed on employer's liability for such treatment, and in case of dispute, either party may apply to court for approval of amount (§18).	50% of weekly wages, max. $11, min. $6.50, or full wages, weekly; max. period 300 weeks if temporary, or 400 weeks if permanent. In case of certain severe injuries, max. period is 550 weeks, subject to weekly rate of $6.50 after first 400 weeks, and to max. total of $5,000. If injured employee becomes an inmate of a public institution, compensation is payable to his dependents, if any (§13a, d).	50% of the impairment of earning capacity, max. $11, min. $6.50 or full wages, weekly; max. period 300 weeks. Special schedule of compensation for loss of certain members, etc. (§13b, e). *State v. District Court, etc., 151 N. W. 530.*	Computed on basis of number and kinship of dependents, max. $11, min. $6.50 or full wages (or, in case of partial dependents, full amount of their income loss) weekly, max. period 300 weeks. In all cases, expenses of last sickness and burial, max. $100, unless insurer of deceased, or a benefit association, is liable therefor (§14 [4-18]). *State v. District Court, etc., 151 N. W. 182.*
During first two weeks after injury, employee, insurer or Accident Fund must provide reasonable medical and hospital services, etc., max. $50, unless employee refuses same (§16f). Co-operative hospitals or hospital contracts authorized, in lieu of foregoing provision, subject to regulation by Board (§§14a-14f). Special operating fee of $50 allowed in case of hernia (§16j).	50% of wages, max. $10, min. $6 or full wages, weekly, max. period 300 weeks, if temporary; if permanent, to continue for 400 weeks, and thereafter at rate of $5 weekly (§§16a, 16b).	50% of loss of earning power, max. $10, min. $6 or full wages, weekly, including wages earned; max. period 150 weeks if permanent, 50 weeks if temporary (§16c). Special schedule for loss of certain members, etc. (§§16i-16k).	From 30 to 50 per cent. of wages, according to kinship of dependents, max. $10, min. $6 or full wages, weekly, max. period 400 weeks, including period of disability payments, if any. In all cases, if death occurs within six months, reasonable burial expenses, max. $75. If death is not due to injury, no further liability for compensation (§§12a, 12b, 16d, 16e).

Effect of previous disability.	Average wages—how computed.	Who are dependents.	Non-resident alien beneficiaries.	Employers' or insurers' rights to examinations.
In case of further injury to employee previously disabled, future compensation to be adjusted with regard to combined effect of injuries and past receipt of compensation (§42).	Average weekly wages to be based on full time employment (§62 [8]). Regard may also be had to fact that employee was of such age and experience that his wages would be expected to increase (§46).	Certain persons presumed wholly dependent. In all other cases dependency determined in accordance with facts at the time of injury. Dependents limited to lineal descendants, ancestors, spouse, brothers and sisters (§§35, 42).	Non-resident aliens not considered dependents (§35).	Injured employee must submit to medical examination from time to time at a reasonably convenient place, as required by Commission. Refusal to submit forfeits right to compensation for period of refusal (§41).
	Average weekly wages to mean earnings for preceding year divided by 52, but if employee lost more than two weeks' time, such loss to be deducted from 52. Where this plan is not practicable, regard may be had to average wages of another person in same occupation and locality (Part V, §2). If injured employee was of such age and experience that under natural conditions his wages would be expected to increase, such fact may be taken into consideration in computing weekly wages (Ch. 236, Acts of 1915). *Gillen v. Ocean Accident & Guarantee Corp'n, 102 N. E. 348.*	Certain persons are conclusively presumed totally dependent. In other cases dependency is determinable according to facts at time of injury (Part II, §7). *In re Jones, 104 N. E. 556; In re Herrick, 104 N. E. 433; Coakley v. Coakley, 102 N. E. 930. In re Nelson 105 N. E. 357; In re Buckley, id. 979; Petrovino v. Am. Mutual Liability Co., 107 N. E. 370; In re Carter, 108 N. E. 911.*		Injured employee must submit to medical examination as often as reasonably requested by Association or employer. Employee may have own physician present. Refusal to submit suspends, and may forfeit, right to compensation for period of continuance (Part III, §19).
Previous disability is not to preclude compensation for later injury; but in fixing compensation, average earnings to be such sum as will reasonably represent earning capacity at time of later injury (Pt. II, §11). *Weaver v. Maxwell Motor Co., 152 N. W. 993.*	Average weekly wages to be 1-52 of average annual earnings. If not employed in same occupation for substantially a year preceding, average annual earnings to be 300 times average daily wage while so employed, or 300 times average daily wage of another person in same occupation and locality. If such method is not practicable, average annual earnings may be determined with regard to circumstances (Pt. II, §11). *Andrewjeski v. Wolverine Coal Co., 148 N. W. 684.*	Certain persons conclusively presumed totally dependent. In other cases dependency is determinable according to facts at time of accident. In all cases dependency to be determined as of time of accident, irrespective of subsequent change in conditions. Dependents limited to member of family, spouse, lineal descendant, ancestor, brother and sister (Pt. II, §§6, 7). *Pinel v. Rapid Ry. System, 150 N. W. 897.*	Non-resident aliens are not to be excluded as dependents (Pt. II, §7).	Injured employee must submit to medical examination from time to time when requested by employer or insurer. Employee may have his own physician present. Refusal to submit suspends right to compensation, and may forfeit same for period of continuance (Pt. II, §19).
Where employee sustains concurrent injuries, he is to receive compensation only for injury producing longest period of disability, except in case of concurrent loss of more than one member (§13c). *State v. District Court, etc., 151 N. W. 910.*	No provision; but see *State v. District Court, etc., 151 N. W. 182.*	Prima facie or conclusive presumption of dependency is established in certain cases. Dependents are otherwise limited to certain relations wholly or partly supported by deceased at the time of his death and for a reasonable period prior thereto (§14 [1-3a]). *State v. District Court, etc., 151 N. W. 123.*	Non-resident alien dependents are entitled to full compensation, payable through their consular representatives upon order of the District Court (§23).	Injured employee must submit to medical examination at reasonable times, upon employer's request. Employee may have his own physician present. Refusal to submit suspends right to compensation during continuance thereof (§21). In death claims, where cause of death is obscure or disputed, any interested party may require an autopsy at own expense (§21 [4]).
If employee previously disabled sustains further injury, compensation is to be adjusted with regard to combined effect of injuries and past compensation (§16l).	Wages to mean average daily wages at time of injury, excluding overtime (§6v). If payment is made otherwise than in money or its equivalent, the going wage for similar work in same locality to govern (§11d).	Dependents classified as "beneficiaries" (spouse and children), "major dependents" (parents), and "minor dependents" (brothers and sisters). Period of dependency restricted according to circumstances. Dependency to be determined as of the date of accident (§§6-l, m, n, o, p; 7a, 7b, 12c).	In absence of treaty provisions, compensation to non-resident dependents limited to spouse or children, and to 50 per cent. of usual amount. No compensation payable to non-resident alien beneficiary whose government excludes United States citizens from equivalent benefits. Payment to such beneficiaries may be made through consular representative (§§8, 9a).	Employee must submit to medical examination from time to time at reasonably convenient time and place, upon request of employer or insurer or upon order of Board or referee. Employee may have own physician present. Refusal to submit suspends right to compensation for period of continuance (§§13a, 13b).

How compensation settled and disputes determined.	Right of appeal.	Modification of agreements and awards.	Commutations.	Lien or preference for compensation.
By Commission or by arbitration committee appointed by Commission (§39).	From Commission's decision appeal lies to Circuit Court or to Common Law Courts of Baltimore. Final appeal may be had to Court of Appeals (§55).	Commission may from time to time make such modifications of awards as in its opinion may be justified (§53), or may, upon its own motion or upon application of either party, readjust or terminate payments, on ground of change in conditions (§§39, 42).	In every case except temporary disability, Commission may allow compensation to be paid in partial or total lump sum (§50). If beneficiary has resided outside of State for a year, Commission may convert future payments into lump sum by paying three-fourths of the then value thereof, not to exceed $2,400 (§43).	
Terms of compensation may be settled by agreement, subject to approval of Board (Part III, §4). Or by arbitration committee of three, chairman being member of Board, subject to review by Board (Part III, §§5-10). If disputes not otherwise settled, then by Board direct (Part III, §16). *In re Diaz, 104 N. E. 384; In re Ponasuk, 105 N. E. 368; In re Burns, id. 601; In re Nickerson, id. 604; In re Septimo, 107 N. E. 63; In re Stickley, id. 350; In re Brightman, id. 527; In re Hunnewell, id. 934.*	Appeal from order or decision of Board, on questions of law only, may be taken within 10 days after notice of filing (Part III, §11). See also Chapter 132, Acts of 1915. *Pigeon v. Empl. Liab. Ass. Corp'n, 102 N. E. 932; In re Bentley, 104 N. E. 432; Young v. Duncan, 106 N. E. 1; In re Buckley, 105 N. E. 979; In re Septimo, 107 N. E. 63; In re King, 107 N. E. 959; In re Fisher, 108 N. E. 361.*	Any weekly payment may be reviewed by Board, which may then issue any order which it deems advisable, subject to provisions of Act (Part III, §12). During pendency of appeal, a justice of the Supreme Court in any county may suspend or modify a decree, order, decision or memorandum of agreement for compensation (Ch. 132, Acts of 1915). *In re Hunnewell, 107 N. E. 934.*	After six months a weekly payment, in unusual cases, may be redeemed by a lump sum payment, by agreement, subject to approval of Board. In case of a minor permanently disabled, Board may in its discretion award a lump sum at any time (Part II, §22).	
Terms of compensation may be settled by agreement, subject to approval of Board (Pt. III, §5). Or by committee of arbitration, with a member of Board as chairman (Pt. III, §§6, 7), subject to review by Board (Pt. III, §11). If not otherwise settled, then by Board direct (Pt. III, §16). *Hills v. Blair, 148 N. W. 243; Bayne v. Riverside Storage Co., id. 412; Grove v. Mich. Paper Co., 151 N. W. 554; Vereeke v. City of Grand Rapids, id. 723; Redfield v. W. C. Mutual Ins. Co., 150 N. W. 362.*	Within thirty days, final decisions of Board are subject to review by Supreme Court on questions of law only (Pt. III, §12). *Reck v. Whittlesberger, 1 Nat. Comp. Journal 21; Spooner v. Detroit Saturday Night Co., 153 N. W. 657.*	On request of employer, employee or insurer, weekly payments may be reviewed by Board, and ended, increased or diminished, if facts so warrant (Pt. III, §14).	After six months' payments, employer may redeem his liability by a lump sum by agreement, subject to approval of Board; or at any time Board may direct commutation if special circumstances require (Pt. II, §22). Subject to Board's approval, employer may discharge his liability by paying value of future payments discounted at 3 per cent to a trustee or by purchasing an annuity (Pt. IV, §4).	In case of employer's insolvency, a claim for compensation is a first lien on all property of employer liable therefor, paramount to all other liens and claims except for wages and taxes (Pt. II, §21).
Terms of settlement may be fixed by agreement, subject to approval of District Court judge. In case of dispute, either party may submit claim to a District Court judge for hearing and decision in a summary manner (§§22, 30). Commissioner of Labor to assist in adjusting differences (§24a). *State v. District Court, etc., 152 N. W. 838.*	Decision of District Court is subject to review by Supreme Court on questions of law, by certiorari (§30).	An award payable for more than six months may be modified by agreement approved by court; or, at any time after six months from date of award, by court upon application of either party, on the ground of increase or decrease of incapacity (§27).	Periodical payments may be commuted to a lump sum equal to present worth of future installments discounted at six per cent., but in certain cases only with consent of District Court (§25). Where amount of compensation has been determined, employer may pay a lump sum, computed in like manner, to a trustee and be discharged (§25).	The right to compensation has the same preference against employer's assets as unpaid wages for labor (§29).
All disputed questions to be determined by Board, subject to rehearing on certain specified grounds (§§20, 21).	Within 30 days after application for rehearing is denied, or after Board's decision on rehearing, any party in interest may appeal to District Court, with right to introduce new evidence for good cause shown. Further appeal lies to Supreme Court (§22).	In case of aggravation, diminution or termination of disability payments may be readjusted or ended (§16m). Board has continuing jurisdiction over previous findings and may, upon notice and opportunity for hearing, rescind or amend any decision or award (§§20f, 21b).	Upon application of employee or dependent, Board may allow monthly payments to be converted in whole or in part into lump sum not to exceed estimated present worth of deferred payments capitalized at 5 per cent. per annum (§16o). Employer or insurer may, with Board's approval, discharge liability by depositing such lump sum with Board, or by purchasing annuity (§§30g, 35h).	In case of employer's insolvency or default, compensation due is a first lien on any deposit made by employer, and, if necessary, on all employer's property, with preference over all other creditors except other lienors (§17b).

Assignments and exemptions.	How compensation is secured.	Method of payment and proceedings to collect.	Attorneys' liens and fees, etc.
Claims for compensation may not be assigned, charged or taken in execution or attachment prior to issuance and delivery of warrant or voucher therefor (§51).	Employers must secure payment of compensation by either (1) insuring in State Accident Fund, (2) insuring in a stock corporation or mutual association authorized to transact business of workmen's compensation insurance in the State, or (3) furnishing proof of financial ability to pay compensation direct, in which case Commission may require deposit of security (§15).	All claims for compensation must be presented to Commission; payments to be made directly to employee by employer or insurer on Commission's award (§§38-39).	Claims for legal services, medical treatment, etc., not enforceable unless approved by Commission. If so approved, they become a lien upon compensation awarded, but payable only in manner fixed by Commission (§56).
Compensation is not assignable nor subject to attachment nor liable in any way for debts (Part II, §21)	Assenting employers must insure either in Massachusetts Employees' Insurance Association or in some authorized insurance company (Pt. IV, §6; Pt. V, §§2-3).	Payment of compensation is made in all cases by Association or other Insurer (Part II, §1; Part V, §3). Upon presentation of a certified copy of a memorandum of agreement or decision of arbitration committee or Board, Superior Court must render a decree which has the same effect as though rendered in action (Part III, §11). *In re Gould, 215 Mass. 480.*	Attorneys' and physicians' fees and hospital charges are subject to approval of Board. If parties fail to agree on amount, it may be referred to arbitration committee after notice to Board (Part III, §13). When appointment of a legal representative of deceased employee is necessary, expense thereof must be paid by Association in addition to compensation (Part II, §13).
Compensation is not assignable; nor subject to attachment or garnishment, nor liable in any way for debts (Pt. II, §21).	Employer electing to accept Act must either (1) furnish Board with satisfactory proof of financial responsibility; (2) insure in some authorized liability company; (3) insure in some mutual association organized under laws of State; or (4) insure in State Accident Fund (Pt. IV, §1).	Payments are to be made directly to employee or dependent by employer or insurer (Pt. IV, §1). Upon presentation to Circuit Court of a certified copy of decision of Board or arbitration committee, judgment is to be rendered which has same force as though rendered in action (Pt. III, §13).	Fees of attorneys and physicians for services under the Act are subject to approval of Board (Pt. III, §10).
A claim for compensation is not assignable, and is exempt from seizure or sale for any debt or liability (§29).	No security required; but employer may insure his liability to pay compensation (§31a).	Compensation is payable directly to employee by employer or insurer; payments to be made at same intervals as wages, if possible (§§13a, c; 31a). If employer defaults in payment for thirty days, employee may, within one year after such default, and upon five days' notice to employer, apply to court for entry of judgment, which may be satisfied as other judgments (§§20a, 22).	Attorneys' fees for services must be approved in writing by District Court judge; but notice to defendant of a claim for such services operates as a lien, subject to determination of amount and approval by the judge (§7). *State v. District Court, etc., 152 N. W. 838.*
Payments are not assignable or subject to attachment or garnishment, or liable in any way for any debts (§17a).	Employer must secure compensation in one of three ways: (1) Furnish satisfactory proof of financial ability to pay compensation direct, with bond or other security, if required by Board (Part II); (2) insure his liability in any authorized insurance company (Part III); or (3) insure in State Industrial Accident Fund authorized by Act (Part IV). Within 30 days after accident, employer or insurer may be required to make deposit with Board to cover liability for compensation (§§30f, 35g).	Payments are to be made directly to employee by employer or insurer, monthly, unless otherwise ordered (§§16n, 30a, 35d, 40u); but Board may in its award specify manner of payment (§20d). If employer or insurer defaults payment, any deposits made with Board may be applied toward payment of award (§§30e, 35l).	

Minors and incompetent persons.	Adjustment of rights where injury is caused by third party.	Relative liability of principal and sub-contractor.	When assenting employer is liable for damages.
Minor working at age legally permitted is deemed sui juris (§47). Where right of election exists, as to minor under 16, it must be exercised by parent or guardian (§33).	If employee has right of action against third party, he may elect either to bring suit against such third party or to claim compensation. In latter event, the employer, for the benefit of himself or his insurer, may enforce liability of such third party; but any amount recovered in excess of compensation shall be paid to employee (§57).		If injury results from deliberate intention of employer, employee may elect either to take compensation or to sue for damages (§44). If employer fails to secure payment of compensation as required, employee may either demand compensation or bring suit for damages, with defenses of contributory negligence, assumption of risk and fellow servant's fault abrogated (§14).
Rights accruing to minor or incompetent person may be enforced in his behalf by guardian or next friend (Part II, §14). As to parent's right of action for injury to minor employee, see *King v. Viscoloid Co., 106 N. E. 988.*	Where a right of action exists against third party, employee has option either to claim compensation or sue third party for damages. If insurer pays compensation, he is subrogated to rights of employee against third party, but must pay employee four-fifths of any excess in recovery over compensation paid (Part III, §15). *In re Cripp, 104 N. E. 565. Turnquist v. Hannon, 107 N. E. 443.*	Where employer contracts out any part of work covered by his insurance, being part of his business, etc., Association or other insurer, under certain conditions, is liable to employee of contractor or sub-contractor, but if so liable is subrogated to right of employee against any other person (Part III, §17). As to laborers employed by Boston Transit Commission, see Chapter 636, Acts of 1914, as amended. *In re Sundine, 105 N. E. 433; In re King, 107 N. E. 959.*	Where employer is insured as required, compensation is the exclusive remedy for injuries covered (Part I, §5; Pt. V, §1). But where injury is due to serious and wilful misconduct of employer or his superintendent, amount of compensation is doubled, and employer is liable to his insurer for the extra amount (Part II, §3). As to parent's common law right of action for injury to minor employee, see *King v. Viscoloid Co., 106 N. E. 988.*
Rights accruing to a minor or incompetent person may be enforced by his guardian or next friend (Pt. II, §14). As to parent's right of action for injuries to minor employee, see *Mackin v. Detroit-Timkin Axle Co., 153 N. W. 49.*	Where a right of action exists against a third party for injury sustained, employee has option either to sue third party for damages or to claim compensation. If compensation is paid, employer may enforce liability of such third party for himself or for benefit of his insurer (Pt. III, §15).	Employee of contractor engaged on public works not to be considered an employee of public body making the contract (Pt. I, §7).	Where employee has elected to come under Act, assenting employer is subject to no other liability for injury sustained (Pt. I, §4). But where employer, having elected to insure in State Insurance Fund, is in default for premiums for fifteen days after demand, employee may sue employer for damages as if he had not elected (Pt. V, §5).
Minors of legal working age are given same contractual power as adults, subject to power of court to require appointment of a guardian in its discretion (§12a). Compensation due to an inmate of a public institution to be paid to his dependents, if any (§13d).	Where right of action exists against a third party, employee has option of proceeding against such third party for damages or claiming compensation from employer. If latter choice is adopted, employer is subrogated to employee's rights against third party, but must pay the employee any amount recovered in excess of compensation and costs of action (§33).	A principal is not liable to employees of his contractors or sub-contractors; but all fraudulent schemes to avoid liability by letting out work on contract subjects the principal to liability for compensation. The term "contractor" defined (§32). *State v. District Court, etc., 150 N.W. 211.*	Where elected, compensation is the exclusive remedy for injuries covered by Act, as to employee, personal representative or next of kin (§10). *Harris v. Hobart Iron Co., 149 N. W. 662.*
Payments to child under 16, or to incompetent person, to be made through parent or guardian. No time limitation to run against such person while he is without a parent or guardian (§§9b, 10b).	Where right of action exists against third party, employee may elect to take compensation or sue for damages. If former choice adopted, his cause of action is assigned to employer, insurer or State. Contrary election operates as waiver of right to compensation (§6j).	Employer is liable for compensation to employees of contractor other than an independent contractor if work under contract is part of trade or business of employer; but not if such work is only casual or where payment therefor is to be made otherwise than in money or its equivalent (§§11a-11d). Independent contractor defined (§6kk).	Where elected, compensation is exclusive remedy for injuries covered, as to employee, personal representative and all persons having claim for compensation (§3d). But if employer insuring in State Fund defaults payment of premiums, employee may elect to take compensation or sue for damages as though employer had not elected to come under Act (§§40n-40p).

Accident prevention.	Reports required of employer or insurer.	Posting notices.	Contracting out.
	Employer must make immediate report of accidents, to Commission (§37). If insured in State fund, report on pay roll every 4 months (§21). Commission may require additional reports (§15 [3]).		Agreements to waive right to compensation, or for employees' contributions to insurance premiums, are void (§52).
Directors of Employees' Insurance Association must make and enforce reasonable regulations for prevention of accidents on premises of subscribers (Pt. IV, §18). State Board of Labor and Industrial Accident Board jointly may adopt and enforce regulations, etc., for prevention of accidents and occupational diseases (Ch. 813, Laws 1913).	Employer must report to Board all injuries, within 48 hours after occurrence; supplemental report after 60 days or upon termination of disability. Insurer must report to Board on compensation paid within 60 days after disability ends (Part III, §18). Association and insurance companies required to furnish statistics, etc., if requested by Board (Part V, §7).	Employers subscribing to Employees' Insurance Association must give written or printed notice thereof to employees, in manner approved by Board. Like notice must be given, with copy to Board, on or before day on which policy expires (Pt. IV, §§20-21).	Forbidden (Part II, §§12, 20).
	Employer must report to Board all injuries within ten days after occurrence (Pt. III, §17). Employers who are members of mutual association must submit books, pay roll, etc., to inspection of Insurance Commissioner upon request (Pt. V, §8).	Assenting employer must post notice of acceptance in form prescribed by Board, conspicuously at place or places of business (Pt. I, §6).	Forbidden (Pt. II, §20).
	Copies of releases and settlements must be filed with the Labor Commissioner within ten days after they are made (§24).	Written or printed notice of employer's election to reject, or change thereof, must be posted at place of business, with duplicate to Commissioner (§§11-12).	Employer may agree with his employees to provide compensation or other benefits in addition to that required in case of election to come under Act; but if such a plan involves contributions from employees, it must first have the approval in writing of Commissioner of Labor (§31a).
Board has jurisdiction over all places of employment, and may adopt and enforce regulations to protect employees from accident. Act provides for annual inspection of industrial plants, for which employer must pay fee of 5 cents for each $1,000 of previous year's pay roll, min. $5 (§§50-55).	Employer and insurer must report to Board all accidents resulting in death or injury, in form prescribed by Board (§17h). Employers not insuring in State Fund required to make monthly report to Board on amounts paid for compensation, medical charges, burial expenses, etc. (§17f). Employer's books, records, etc., subject to inspection by Board (§19).	Employer's notice of election, showing choice of plan for securing compensation, must be conspicuously posted at place of business, and copy, with affidavit of posting, filed with Board (§3f). Employer must prominently display, under glass, certificate showing result of annual inspection, furnished by Board upon payment of annual fee (§51c).	Agreement by employee to waive rights under Act is invalid (§17c).

Insurance					State Chapter—when effective.
General provisions.	Stock.	Mutual.	State.	Regulation of rates.	
Insurance policies must be approved as to form by Commission; they are deemed subject to provisions of Act and must provide that Commission may enforce them, that notice to employer shall be deemed notice to insurer, etc., that insolvency of employer shall not discharge insurer; and must cover entire liability for compensation. Policies may be cancelled only upon notice to Commission (§§29-31). Beginning with the year 1917, administrative expenses of Commission are to be assessed against insurance carriers in proportion to their respective liability for the ensuing year (§27).	Employer may insure with any stock corporation authorized to transact compensation insurance in the State (§15).	Employer may insure liability with any authorized mutual association (§15).	Act provides for creation of State Accident Fund, to be administered by Commission and maintained by premiums of subscribing employers. Delinquent payments may be recovered by Attorney General in civil action. Subscribers may withdraw after one year upon 60 days' notice to Commission and payment of arrears and accrued liability, if any (§§16-26).	Rates of premiums for State insurance are fixed by Commission, based on amount of pay roll and classification of risk (§§17-19). Rates of insurance companies or associations are subject to regulation by Insurance Commissioner (§29)	**MARYLAND.** Ch. 800, Laws 1914. In full effect Nov. 1, 1914 (§66).
In lieu of State insurance, employer may insure in any authorized liability company (Pt. V, §3). Foreign insurance companies, within five days after withdrawing from the Commonwealth, must deposit with trustee named by Board, a certain amount to secure payment of outstanding obligations; and every such company is required to furnish bond or other security that such deposit will be made (Ch. 183, Acts of 1915). Policies of insurance must cover full liability under Act; and forms of policies and riders must be filed with Insurance Commissioner for his approval (Ch. 287, Acts of 1915).		State insurance is conducted on mutual plan (Pt. IV, §1).	Act creates Massachusetts Employees' Insurance Association, conditioned upon membership of at least 100 employers with at least 10,000 employees. Association assumes full liability for compensation, and, if notified in writing, for damages, awarded against subscribers in good standing. Premiums must be paid yearly in advance (Pt. IV).	Rate classifications and premium rates of insurance companies and Employees' Insurance Association must be filed with and approved by Insurance Commissioner (Pt. IV, §17; Pt. V, §3). Commission appointed in 1914 to investigate compensation rates in State reported to General Court Apr. 22, 1915.	**MASSACHUSETTS.** Ch. 751, Acts of 1911, in effect July 1, 1912; as amended by Chs. 172 and 571, Acts of 1912; Chs. 445, 448, 568, 696 and 746, Acts of 1913, Chs. 338 and 708, Acts of 1914, and Chs. 123, 275 and 314, Acts of 1915. Supplemented by Ch. 666, Acts of 1912; Chs. 807 and 813, Acts of 1913; Ch. 636, Acts of 1914 (as amended by Ch. 270, Acts of 1915); Ch. 160, Resolves of 1914; and Chs. 132, 183, 236, 244 and 287, Acts of 1915.
Insurance does not discharge employer; employee may proceed for compensation against employer and in addition against insurer; but he cannot recover more than amount of compensation payable (Pt. IV, §2). Every insurance contract is deemed subject to Act, and provisions inconsistent therewith void (Pt. IV, §§2-3).		Employer may insure liability in any employers' insurance association organized under laws of Michigan (Pt. IV, §1). State insurance is conducted on mutual plan (Pt. V).	Upon request of five or more assenting employers having an aggregate of at least 3,000 employees, Commissioner of Insurance is authorized to manage for employers a mutual insurance fund to be known as State Accident Fund. Insurance therein to remain in force for one year and may be renewed for subsequent periods of one year. If subscriber defaults in payment of premium or assessment, insurance becomes void, and amount due may be recovered in civil action (Pt. V).	Rates of premiums for insurance in State Fund to be fixed by Commissioner of Insurance and are subject to readjustment from time to time (Pt. V, §§2-4). Liability and insurance companies must file with Commissioner of Insurance their classifications of risks and premiums, and discrimination therein is forbidden (Act No. 182, Acts of 1915).	**MICHIGAN.** Act No. 10, Public Acts of 1912 (Extra Session). Approved March 20, 1912. In effect Sept. 1, 1912 (Pt. VI, §8). As amended by Acts Nos. 50, 79, 156 and 259, Public Acts of 1913, and by Acts Nos. 104, 153, 170 and 171, Public Acts of 1915. Supplemented by Acts Nos. 136, 177 and 182, Public Acts of 1915.
Insurance is optional with employer, and be may insure in any manner authorized by law. Every policy issued by a company operated for profit must provide that notice to employer shall be deemed notice to insurer, that employee shall have a lien on amount due thereunder, and that employer's insolvency shall not discharge insurer. Policies must cover full liability for compensation under Act; but employers are permitted to insure a particular class or classes of employees or of risks. Under certain conditions, insurance discharges employer from further liability under Act and substitutes insurer in his place, except in case of the insurer's insolvency (§31a).		By separate enactment, 20 or more employers may form mutual association for insuring against liability for compensation, but may not issue policies until list of subscribers, whose employees must number in the aggregate at least 5,000 (or 300 in the case of creameries and cheese factories), is filed with Commissioner of Insurance. Foreign mutuals may be admitted to State upon compliance with all laws regulating such concerns (Ch. 122, Laws 1913, as amended by Ch. 65, Laws 1915).		Rates of premiums for mutual insurance to be fixed by directors of association and filed with Insurance Department (Ch. 122, Laws 1913, §§13-15).	**MINNESOTA.** Ch. 467, Laws 1913, effective Oct. 1, 1913; as amended by Chs. 193 and 209, Laws 1915. Supplemented by Ch. 122, Laws 1913.
Employer may insure liability for compensation in any company authorized to transact such business in the State. Insurance policy must cover full liability of employer as fixed by Board, and is a direct obligation to employee; it must provide that notice to employer is notice to insurer, that employer's default does not relieve insurer, and is otherwise subject to provisions of Act. Policy may be cancelled only upon 30 days' notice to employer and to Board (§35).			Act provides for creation of Industrial Accident Fund, to be administered by Board, and maintained by assessments on employers, based on amount of pay roll and classification of hazard. If Fund becomes exhausted, subscribing employer must pay compensation due, and is credited with such payment on succeeding assessments (Pt. IV).	Rates of premiums for State insurance are fixed by Act, subject to revision by Board in its discretion (§40a, c).	**MONTANA.** Ch. 96, Laws 1915; approved Mar. 8, 1915. Administrative provisions effective Mar. 8, 1915; liability provisions effective July 1, 1915 (§25b).

Penalties.	Extra-territorial effect.	Constitutionality.	Miscellaneous provisions.	State Chapter—when effective.
Failure to submit to Commission choice of plan for securing compensation is a misdemeanor punishable by $500 to $5000 fine (§15). For failure to insure in State Fund within 10 days if so ordered by Commission, penalty equal to 6 months' premiums (§15). For failure to report no pay roll, if insured in State Fund, civil penalty of $100. Employer who fraudulently misrepresents amount of pay roll on which premium is based is liable for ten times the difference between premium paid and amount which should have been paid (§21). Fraud or misrepresentation in claim for compensation punishable by $500 fine or 12 months' imprisonment, or both (§40). If employee injured through absence of safeguard or protection required by Commission, employer liable to fine of $50—$500 (§54). Employer who deducts from wages any amount toward insuring compensation is guilty of misdemeanor, punishable by fine of $200 (§52).	Act does not apply to workmen employed wholly without the State (§62 [3]).		If proceedings before Commission or Court are not brought on reasonable ground, entire cost thereof may be assessed upon party bringing same (§56). If compensation provisions held invalid, period between injury or death and such adjudication not to be computed as part of time limitation for commencement of action for damages (§58).	**MARYLAND.** Ch. 800, Laws 1914. In full effect Nov. 1, 1914 (§66).
For failure to report injuries, $50 fine (Pt. III, §18). If proceedings before Board, arbitration committee or court are not based on reasonable ground, entire cost thereof may be assessed upon party bringing or defending same (Pt. III, §14).		Constitutionality of Act upheld by Massachusetts Supreme Court in *Opinions of Justices, 209 Mass. 607; 96 N. E. 308; Young v. Duncan, 106 N. E. 1.*	Compensation is compulsory where Commonwealth is employer; but counties, cities, etc., have option of voting to accept or reject plan at popular election (Ch. 807, Laws 1913). Cities, counties, departments of Commonwealth, etc., must each designate an agent for administering benefits under Act; and name and address of such agent must be filed with Board (Ch. 244, Acts of 1915).	**MASSACHUSETTS.** Ch. 751, Acts of 1911, in effect July 1, 1912; as amended by Chs. 172 and 571, Acts of 1912; Chs. 445, 448, 568, 696 and 746, Acts of 1913, Chs. 338 and 708, Acts of 1914, and Chs. 123, 275 and 314, Acts of 1915. Supplemented by Ch. 666, Acts of 1912; Chs. 807 and 813, Acts of 1913; Ch. 636, Acts of 1914 (as amended by Ch. 270, Acts of 1913); Ch. 160, Resolves of 1914; and Chs. 132, 183, 236, 244 and 287, Acts of 1915.
For failure to report injuries, $50 fine (Pt. III, §17). Employer insuring in State Fund who refuses to submit books, records, etc., for inspection, is guilty of a misdemeanor, and incurs civil penalty of $50 besides. Employer subscribing to such Fund who knowingly misrepresents amount of pay roll on which premium is based, is guilty of a misdemeanor, punishable by $100 fine or thirty days' imprisonment, or both (Pt. V, §8).		If compensation provisions of Act are adjudged unconstitutional, the period between injury or death and such adjudication is not to be computed as part of time limitation for commencement of damage suit (Pt. VI, §2). If Part V is adjudged unconstitutional, remainder of Act is not to be affected thereby (Pt. VI, §6). Constitutionality of Act upheld by Michigan Supreme Court in *Mackin v. Detroit-Timkin Axle Co., 153 N. W. 49.*	No savings or insurance of employee to be taken into consideration in fixing compensation (Pt. II, §13).	**MICHIGAN.** Act No. 10, Public Acts of 1912 (Extra Session). Approved March 20, 1912. In effect Sept. 1, 1912 (Pt. VI, §8). As amended by Acts Nos. 50, 79, 156 and 259, Public Acts of 1913, and by Acts Nos. 104, 153, 170 and 171, Public Acts of 1915. Supplemented by Acts Nos. 136, 177 and 182, Public Acts of 1915.
Employer who deducts from his employees' wages any portion of his insurance cost is guilty of a misdemeanor (§31a).		If any provision of the Act is held unconstitutional, it shall not affect the remaining portions; but Parts 1 and 2 are declared to be inseparable (§34n). Constitutionality of Act upheld by Supreme Court of Minnesota in *Matheson v. Minneapolis Street Ry., 148 N. W. 71;* also in *State v. District Court of Mecker County, 150 N. W. 623.*		**MINNESOTA.** Ch. 467, Laws 1913, effective Oct. 1, 1913; as amended by Chs. 193 and 209, Laws 1915. Supplemented by Ch. 122, Laws 1913.
For employer's refusal to submit books, records, etc., for inspection, civil penalty of $100 (§19). Employer insuring in State Fund who defaults premium payments is charged an advance of 25% over established rate (§40g). Violation of safety provision is a misdemeanor; and if offending employer is insured in State Fund, rate of premium is advanced 50% (§§53h, 54). Deducting any part of insurance cost from employee's wages is a misdemeanor (§17k). Employer insuring in State Fund who misrepresents amount of pay roll on which premium is based, is liable to State in 10 times the difference between premium paid and what should have been paid (§17d).		If any part of Act is held unconstitutional, it shall not affect the remainder, so long as sufficient remains to render Act operative (§24b)	Compensation to run consecutively and not concurrently, in the following order: (1) medical treatment, (2) disability payments, (3) burial expenses, (4) payments to dependents (§16h). Board may award a nominal disability indemnity where accident does not result in incapacity, but is likely to so result at some future time (§20e).	**MONTANA.** Ch. 96, Laws 1915; approved Mar. 8, 1915. Administrative provisions effective Mar. 8, 1915; liability provisions effective July 1, 1915 (§25b).

System provided for.	If elective			State Chapter—when effective.
	How elected (1) by employer (2) by employee.	How election changed (1) by employer (2) by employee.	Alternative liability (1) if employer does not elect (2) if employer elects and employee does not.	
Compensation, elective; insurance optional, but no State insurance (§§9-10). Supervised by Labor Commissioner (§45), and Insurance Commissioner (§§12-13).	(1) Acceptance is presumed, unless notice of contrary election posted in place of business and duplicate filed with Insurance Commissioner. (2) Acceptance is presumed, unless notice given to employer of contrary election and duplicate with affidavit of service filed with Insurance Commissioner (§12).	(1) Election to reject changed by posting notice of withdrawal and filing duplicate with Insurance Commissioner (2) Election to reject changed by written notice to employer and filing duplicate with proof of service with Insurance Commissioner (§13). Election to accept changed by either party in manner prescribed for election to reject (§12).	(1) Defenses of assumption of risks, fellow servant's fault and contributory negligence (unless wilful or due to intoxication) abrogated (§§2, 3). (2) Defenses remain (§4).	**NEBRASKA.** Ch. 198, Laws 1913; approved April 21, 1913. Operation of Act was suspended by referendum petition, but ratified by popular vote Nov. 3, 1914, to take effect Dec. 1, 1914.
State-managed insurance, elective; but compulsory as to State, counties, etc. (§1). Administered by "Nevada Industrial Commission" (§§8-22).	(1) Acceptance is conclusively presumed, unless and until notice, substantially in prescribed form, is given employees by posting, and duplicate filed with Commission (§1c [4]). (2) Acceptance is conclusively presumed in the absence of like notice served on employer, and duplicate, with affidavit of service, filed with Commission (§3).	(1)-(2) Election to reject may be changed by either party at any time in same manner as originally made (§4b).	(1) Defenses of assumption of risks, fellow servant's fault and contributory negligence (unless wilful, etc., or due to intoxication) abrogated, and negligence of employer as proximate cause presumed (§§1c, 5). (2) No presumption of employer's negligence, and defenses remain—except defense of assumption of risk due to employer's violation of statute, etc. (§3b).	**NEVADA.** Ch. 111, Laws 1913, approved March 13, 1913; effective July 1, 1913 (§48). As amended by Chapter 190, Laws 1915.
Compensation with security or proof of financial responsibility, elective (§3).	(1) By filing notice with Commissioner of Labor, and satisfying him of financial responsibility or filing bond (§3). (2) After injury by accepting, claiming or proceeding for compensation under Act (§4).	(1) Election to accept changed by filing with Commissioner of Labor declaration of revocation and posting copies thereof in place of business (§3) (2)	(1) Defenses of fellow servant's fault and assumption of risks abrogated, and burden of proof of contributory negligence shifted to employer (§2); *Bonnin v. Boston & Maine R. R., 94 Atl., 190.* (2) Above provision does not apply (§3).	**NEW HAMPSHIRE.** Ch. 163, Laws 1911. Approved Apr. 15, 1911. In effect Jan. 1, 1912 (§13).
Compensation, elective (¶7); but compulsory as to State, etc. (Ch. 145, Laws 1913). Operations of Act subject to observation by Employers' Liability Commission (Ch. 241, Laws 1911, as amended by Ch. 156, Laws 1912 and Ch. 177, Laws 1913). No State insurance.	(1) Presumed in absence of written notice to employee or express statement to contrary in contract of hire (¶9). (2) Presumed in absence of written notice to employer or express statement to contrary in contract (¶9). *Gregutis v. Wadark Wire Works, 92 Atl. 554.*	(1)-(2) Election to accept may be changed by sixty days' notice in writing from either party to the other (¶10). Election to reject may be changed at any time by express agreement (¶7).	(1)-(2) Compensation features of Act are applicable only where there has been a mutual acceptance by employer and employee; otherwise employer is liable for damages, with defenses of assumption of risks, fellow servant's fault and contributory negligence (unless wilful), abrogated, and grounds of liability to employees of a contractor extended (¶¶1-3, 5, 8-9). Wilful negligence defined (¶23). *Wasilewski v. Warner Sugar Ref'g Co., 149 N. Y. S. 1035; Taylor v. Seabrook, 94 Atl. 399.*	**NEW JERSEY.** Ch. 95, Laws 1911. Approved Apr. 4, 1911. In effect July 4, 1911. As amended by Ch. 174, Laws 1913, and Ch. 244, Laws of 1914. Supplemented by Ch. 241, Laws 1911 (as amended by Ch. 156, Laws 1912 and Ch. 177, Laws 1913); Ch. 368, Laws 1911; Chs. 156 and 316, Laws 1912, Chs. 145 and 301, Laws 1913, and Chs. 59 and 199, Laws 1915.
Compensation, elective, (§205), without provision for insurance. Supervised by Industrial Commission, superseding Commissioner of Labor (§§211, 212; Ch. 674, Laws 1915, §7).	(1) By written agreement, acknowledged by employer and employee, and filed with County Clerk (§205). (2) Ditto.	(1) At any time, by 60 days' notice in writing to other party (§210). (2) Ditto.	(1)-(2) Where there has been no mutual acceptance of compensation plan, employer is liable for damages to injured employee, with defense of fellow servant's fault abrogated and defense of assumption of risks modified; but defense of contributory negligence remains (§§200, 202, 202a). *Hotaling v. James Stewart & Co., 151 N. Y. S. 415; Grief v. Buffalo L. & R. Ry. Co., 206 N. Y. 239; Colelli v. Turner, 107 N. E. 82; Wiley v. Solvay Process Co., 215 N. Y. 584.*	**NEW YORK.** Art. 10 of Ch. 36, Laws 1909, constituting Ch. 31 of the Consolidated Laws; entitled "Labor Law—Employer's Liability"; as amended by Ch. 352, Laws 1910, effective Sept. 1, 1910, and by Ch. 674, Laws 1915.
Compensation, with State or other insurance or proof of financial responsibility, compulsory (§§10, 50). Supervised by State Industrial Commission, superseding, May 22, 1915, the Workmen's Compensation Commission (Art. IV; Ch. 674, §§4-7).				**NEW YORK.** Ch. 816, Laws 1913, as reenacted by Ch. 41, Laws 1914, as amended by Ch. 316, Laws 1914, Chs. 167, 168, 615 and 674, Laws 1915: being Ch. 6 of the Consolidated Laws, entitled "Workmen's Compensation La[illegible]

Employments covered.	Employment in interstate commerce.	Injuries covered.	Notice of injury and claim for compensation.	Waiting period.	State Chapter—when effective.
All public, except as officials. All private, by one employing 5 or more persons in his regular business, etc.; except domestic servants, farm laborers, outworkers, casual employment, or not for profit (§§6, 15). Other employments may be brought under Act by joint election (§6).	Act does not apply to railroads in interstate or foreign commerce (§6 [2]).	Personal injuries by accident arising out of and in course of employment, unless due to wilful negligence or intoxication (§§9, 10, 27). Occupational disease not included (§52b).	Written notice, stating prescribed particulars, must be served upon employer or his agent as soon as practicable after injury. Defect in notice does not bar compensation unless employer or insurer was misled thereby. Knowledge excuses notice. Claim must be made within six months after injury or death (§33).	First 14 days disability. Compensation begins 15th day, unless disability lasts 8 weeks, in which case payable from date of injury (§19).	**NEBRASKA.** Ch. 198, Laws 1913; approved April 21, 1913. Operation of Act was suspended by referendum petition, but ratified by popular vote Nov. 3, 1914, to take effect Dec. 1, 1914.
All public, and all private (§1), except domestic service, stock or poultry raising and farm labor (§43).		Personal injuries by accident arising out of and in course of employment (§1), unless due to wilful intention of employee to injure himself or another or sustained while intoxicated (§2).	Application for compensation, together with certificate of attending physician, must be filed with Department within one year after injury or accrual of right. It is the duty of physician to inform injured workman of his rights and to lend all necessary assistance, gratis (§34). Commission must prescribe forms of notices, etc. (§12).	No compensation payable for injury which does not incapacitate employee for at least five days. If incapacity extends beyond seven days, compensation to begin on eighth day after injury; but if it continues for two weeks or longer, compensation to be computed from date of injury (§27).	**NEVADA.** Ch. 111, Laws 1913, approved March 15, 1913; effective July 1, 1913 (§48). As amended by Chapter 190, Laws 1915.
All employments in manual or mechanical labor dangerous to life or limb of workmen engaged therein, as enumerated (§1).		Any injury arising out of and in course of employment, unless due to intoxication, violation of law, or serious or wilful misconduct (§3). *Boody v. K. & C. Mfg. Co., 90 Atl. 859.*	Notice stating prescribed particulars must be served on employer or his representative as soon as practicable after injury and before leaving employment. Want of notice, or defect therein, is no bar to compensation unless employer is prejudiced thereby. Claim must be made within six months after injury, death, removal of incapacity or last payment, if any (§5).	First 2 weeks disability (§3). If disability continues longer, compensation begins end of 2d week after injury (§6 [2]).	**NEW HAMPSHIRE.** Ch. 163, Laws 1911. Approved Apr. 15, 1911. In effect Jan. 1, 1912 (§13).
All private employments, except casual (¶¶7, 23). And all public employments, except as elective officials or at salaries exceeding $1,200 per year (Ch. 145, Laws of 1913). *Schaeffer v. De Grottola, 89 Atl. 921; Scott v. Payne Bros., Inc., id. 927; Hubbs v. Lynch, 36 N. J. L. J. 87; Mueller v. Oelkers Mfg. Co., id. 117; Sabella v. Brazileirs, 91 Atl. 1032; Amer. Radiator Co. v. Rogge, 92 Atl. 85; Rongo v. R. Waddington & Sons, Inc., 94 Atl. 408.*	See *Whitecraft v. Penna. R. R. Co., 36 N. J. Law J., 182.*	Personal injuries by accident arising out of and in the course of the employment, except when intentionally self-inflicted or when intoxication is the natural and proximate cause (¶7). *Bryant v. Fissell, 86 Atl. 458; Houghton v. Root Construction Co., 35 N. J. Law J. 332; Henry Steers, Inc., v. Dunnewald, 89 Atl. 1007; Zobriskie v. Erie R. R. Co., 92 Atl. 335; Voorhees v. Smith Schoonmaker Co., id. 280; Amer. Radiator Co. v. Rogge, id. 85; De Fazio's Estate v. Goldschmidt Detinning Co., 37 N. J. L. J. 181.*	Notice, substantially in prescribed form, must be served upon employer, etc., within 14 days after injury. Notice within 30 or 90 days variously excused. Knowledge excuses notice. No knowledge or notice within 90 days bars claim (¶¶13, 15, 16). Claim, within 1 year (¶23). *Hendrickson v. Pub. Service Ry., 94 Atl. 402.*	First 2 weeks after injury (¶13). Compensation begins 15th day after injury (¶14a).	**NEW JERSEY.** Ch. 95, Laws 1911. Approved Apr. 4, 1911. In effect July 4, 1911. As amended by Ch. 174, Laws 1913, and Ch. 244, Laws of 1914. Supplemented by Ch. 241, Laws 1911 (as amended by Ch. 156, Laws 1912 and Ch. 177, Laws 1913); Ch. 368, Laws 1911; Chs. 156 and 316, Laws 1912, Chs. 145 and 301, Laws 1913, and Chs. 59 and 199, Laws 1915.
All—except by railroad corporations (§206).		Personal injuries by accident arising out of and in course of employment, unless caused by serious and wilful misconduct (§206).	Notice, containing prescribed particulars, must be served on employer, etc., as soon as practicable and before voluntarily leaving employment. Failure to give notice, or defect therein, is no bar unless employer prejudiced. Claim, within 6 months after accident, death, removal of incapacity or last payment (§206).	First 2 weeks after injury (§206). Compensation begins end of 2nd week after injury (§207 [2]).	**NEW YORK.** Art. ~~10~~ 14 of Ch. 36, Laws 1909, constituting Ch. 31 of the Consolidated Laws; entitled "Labor Law—Employer's Liability"; as amended by Ch. 352, Laws 1910, effective Sept. 1, 1910, and by Ch. 674, Laws 1915.
All, public and private (§3 [3]) in hazardous occupations enumerated (§2), if carried on by employer for pecuniary gain (§3 [5]), farm labor and domestic service excepted (§3 [4]). *Kenny v. Union Ry. Co., 152 N. Y. S. 117; De La Gordelle v. Hampton Co., 153 N. Y. S. 162; Smith v. Price, id. 221; McQueeney v. Sulphen & Hyer, id. 554; Kohler v. Frohmann, id. 559; In re Rheinwald, id. 598; Jensen v. Southern Pacific Co., 215 N. Y. 514.*	Act applies to employers and employees engaged in intra-state, and also in interstate or foreign commerce, for whom rule of liability or method of compensation established by Congress, only to extent that their mutual connection with intra-state work is distinguishable from interstate or foreign commerce; but such employer and employees working only within State may, subject to approval by Commission and so far as not forbidden by act of Congress, accept provisions of Act (§114). *Edwardsen v. Jarvis Lighterage Co., 153 N. Y. S. 391; Winfield v. N. Y. C. & H. R. R. Co., id. 499; Jensen v. Southern Pacific Co., 215 N. Y. 514; Moore v. Lehigh Valley R. Co., 154 N. Y. S. 620.*	Accidental personal injuries arising out of and in course of employment, and such disease or infection as may result therefrom, unless due to intent to injure self or another or to intoxication while on duty (§§10, 3 [7]). *Shinnick v. Clover Farms Co., 152 N. Y. S. 649; Smith v. Price, 153 N. Y. S. 221; Moore v. Lehigh Valley R. Co., 154 N. Y. S. 620.*	Written notice containing prescribed particulars must be served on employer and Commission within 10 days after disability or 30 days after death. Failure to do so bars claim, unless excused by Commission (§18). Claim must be made within one year after injury or death (§28).	First 14 days of disability (§12).	**NEW YORK.** Ch. 816, Laws 1913, as reenacted by Ch. 41, Laws 1914, as amended by Ch. 316, Laws 1914, Chs. 167, 168, 615 and 674, Laws 1915: being Ch. 4 of the Consolidated Laws, entitled "Workmen's Compensation La[illegible]

Medical and surgical aid.	Compensation for			State Chapter—when effective.
	Total disability.	Partial disability.	Death.	
Employer must furnish reasonable medical aid, etc., as and when needed, during first 21 days of disability; max. $200. If employee refuses such aid, employer not liable for any consequent aggravation of injury (§20).	During first 300 weeks, 50% of weekly wage, max. $10, min. $5, or full wages, weekly. After first 300 weeks, 40% of weekly wage during life, subject to max. $8, min. $4, or full wages, weekly (§21-[1]).	50% of difference between earning power and former wages, max. $10 weekly; max. period 300 weeks. Special schedule for loss of certain members, etc. (§21 [2-3]).	In all cases, reasonable expenses of last sickness and burial, max. $100. If total dependents, 50% of weekly wages, max. $10, min. $5 or full wages weekly; max. period 350 weeks. If partial dependents, such percentage of above as amount contributed by deceased to such partial dependents bore to total wage of deceased. Death during disability terminates liability for further compensation unless death due to injury; in that case previous payments to be deducted from death benefits (§§22, 23).	**NEBRASKA.** Ch. 198, Laws 1913; approved April 21, 1913. Operation of Act was suspended by referendum petition, but ratified by popular vote Nov. 3, 1914, to take effect Dec. 1, 1914.
Employer must provide such medical, surgical or hospital treatment as may be reasonably required at time of injury and thereafter, max. period 4 months; otherwise employee may do so at employer's expense, or he may elect to receive such aid through Commission. In latter event, employee's cause of action against employer is to be assigned to Commission. Employers are authorized to effect a mutual or co-operative arrangement among themselves or with their employees, to provide such treatment, and to deduct from employees' wages not more than one dollar each per month to contribute to cost of such arrangement (§2te).	50% of average monthly wages, max. $60, min. $20, monthly; max. period one hundred months; max. amount $5,000 (§25).	50% of wage loss, max. $40 monthly; max. period sixty months. Special schedule for loss of certain members, etc. (§25).	In all cases, burial expenses, max. $125; to total dependents other than children alone, from 40 to 60 per cent. of average monthly wage, max. $60, min. $20, monthly, for 100 months, max. amount $4,000, $5,000 or $6,000, according to circumstances. To children under sixteen, if there be no dependent widow or widower, monthly payment, max. $35, min. $10, amount and duration of payments to be fixed by Commission. To partial dependents, such proportion of amounts payable to total dependents as amount contributed by employee to their support bore to his average wages, max. period one hundred months (§25a). Upon remarriage of widow, lump sum equal to twelve times her monthly allowance, max. $300 (§30).	**NEVADA.** Ch. 111, Laws 1913, approved March 15, 1913; effective July 1, 1913 (§48). As amended by Chapter 190, Laws 1915.
Only in case of death without dependents, employer must pay expenses of medical attendance and burial, max. $100 (§6 [1]).	Not more than 50% of average weekly wage; max. $10 weekly; max. period 300 weeks (§6 [2]).	50% of average loss of earning power, max. $10 weekly; max. period 300 weeks (§6 [2]).	If total dependents, 150 times average weekly earnings, less any disability payments made; max. $3,000. If partial dependents, such percentage of above as amount contributed by deceased to such partial dependents bore to total wage of deceased. If no dependents, reasonable expenses of medical attendance and burial, max. $100 (§6 [1]).	**NEW HAMPSHIRE.** Ch. 163, Laws 1911. Approved Apr. 15, 1911. In effect Jan. 1, 1912 (§13).
Employer must furnish reasonable medical aid, etc., as and when needed during first 2 weeks after injury; max. $50, unless refused (¶14). *Dikovich v. Amer. Steel & Wire Co., 36 N. J. Law J., 304.*	50% of weekly wages, max. $10, min. $5, or full wages, weekly; max. period 300 weeks, but if disability is permanent, 400 weeks (¶¶11a, b; 14a)	If permanent, payments of 50% of daily wages, based upon extent of disability, max. $10, min. $5, or full wages, weekly; max. period 300 weeks. Special schedule for loss of certain members, etc. In case of death from cause other than accident, during period of payments for permanent injury, remaining payments to be made to dependents, if any; otherwise to be applied to funeral expenses not to exceed $100 (¶¶11c, 14a). *Banister v. Kriger, 85 Atl. 1027; Rakiec v. D., L. & W., 88 Atl. 953; Barbour Flax Co. v. Hagerty, 89 Atl. 919; De Zeng Standard Co. v. Presser, 92 Atl 278; Feldman v. Braunstein, 93 Atl. 679; Burbage v. Lee, id. 859; Blackford v. Green, 94 Atl. 401.*	From 35%—60% of wages according to number of dependents, subject to max. $10, min. $5, or full wages, weekly; max. period, including period of payments to deceased, 300 weeks. In all cases, expenses of last sickness and burial, max. for burial $100 (¶¶12, 14a). *Blans v. Erie R. R. Co., 85 Atl. 1030; McFarland v. Central R. Co., 87 Atl. 144; Reardon v. Phila. & Reading, 88 Atl. 970; Davidheiser v. Hoy Fdry. & Iron Works, 94 Atl. 309; Taylor v. Seabrook, 94 Atl. 399.*	**NEW JERSEY.** Ch. 95, Laws 1911. Approved Apr. 4, 1911. In effect July 4, 1911. As amended by Ch. 174, Laws 1913, and Ch. 244, Laws of 1914. Supplemented by Ch. 241, Laws 1911 (as amended by Ch. 156, Laws 1912 and Ch. 177, Laws 1913); Ch. 368, Laws 1911; Chs. 156 and 316, Laws 1912, Chs. 145 and 301, Laws 1913, and Chs. 59 and 199, Laws 1915.
Only in case of death without dependents, employer must pay reasonable expenses of medical attendance and burial, max. $100 (§207-[1c]).	50% of average weekly wage during preceding year, etc., during incapacity, max. $10 weekly; max. period 8 years (§207 [2]).	50% of loss of earning power, max. $10 weekly; max. period 8 years (§207 [2]).	If total dependents, 1,200 times daily wage at time of accident, max. $3,000, minus disability payments, if any. If partial dependents, such portion of foregoing as proportionate to their injury. If no dependents, reasonable expenses of medical attendance and burial, max. $100 (§207 [1]).	**NEW YORK.** Art. 10 of Ch. 36, Laws 1909, constituting Ch. 31 of the Consolidated Laws; entitled "Labor Law—Employer's Liability"; as amended by Ch. 352, Laws 1910, effective Sept. 1, 1910, and by Ch. 674, Laws 1915.
Such medical aid, including crutches, apparatus, etc., as required or requested by employee, must be furnished by employer during 60 days after injury. Charges therefor subject to regulation by Commission and limited to those that prevail in community for similar treatment of persons of like standard of living (§13).	66-2-3% of average weekly wages; max. $15, min. $5, or full wages, per week; if permanent, for life; if temporary, during disability but not to exceed in aggregate $3,500. Certain severe injuries presumed to constitute permanent total disability (§15 [1, 2, 5, 6]). *Schwab v. Emporium Forestry Co., 153 N. Y. S. 254.*	Special schedule for certain injuries in lieu of other compensation; for loss of a hand, arm, foot, leg or eye, max. $20, min. $5, or full wages, per week. In other cases, 66-2-3% of reduction in earning capacity during disability. Except for injuries specified above, max. $15, min. $5 or full wages, per week; but in case of temporary partial disability not to exceed in aggregate $3,500 (§15 [3-6]). *In re Petrie, 151 N. Y. S. 307; 215 N. Y. 335.*	Reasonable funeral expenses, max. $100. 30% of wages to wife or dependent husband during widowhood or dependency (two years' benefits to widow upon remarriage), and 10% additional for each child under 18. When no widow or dependent widower, 15% to each child. And 15% each to dependent grandchildren, brothers and sisters under 18, parents and grandparents, subject to preference of widow or dependent widower and children for their full benefits. Total limited to 66-2-3% of wages. Excess of wages over $100 per month not to be reckoned in computing death benefits (§16). *Friscia v. Drake Bros. Co., 153 N. Y. S. 399.*	**NEW YORK.** Ch. 816, Laws 1913, as reenacted by Ch. 41, Laws 1914, as amended by Ch. 316, Laws 1914, Chs. 167, 168, 615 and 674, Laws 1915; being Ch. 67 of the Consolidated Laws, entitled "Workmen's Compensation Law."

Effect of previous disability.	Average wages—how computed.	Who are dependents.	Non-resident alien beneficiaries.	Employers' or insurers' rights to examinations.
If injury received would in itself cause only partial disability, but when combined with a previous disability, actually causes total disability, the employee is liable only as for partial disability (§28).	In continuous employments, weekly wages to be 5½ times average daily earnings, excluding overtime, during preceding 6 months. In seasonal employments, average weekly wages to be 1-50 of earnings from all occupations for preceding year or longer period, according to circumstances. Wages not to include gratuities, board, lodging, etc., unless value thereof fixed at time of hiring (§26).	Certain persons conclusively presumed totally dependent. In other cases dependency determinable according to facts at time of injury. Dependents limited to member of family, spouse, lineal descendant, ancestor, brother or sister (§24).	Non-resident alien dependent widows, children and parents only entitled to full compensation; but within a year after death employer may commute by paying two-thirds of total amount of future payments. Payments may be made to consular representatives §22 [4], [5]).	Injured employee must submit to medical examination, from time to time, at request of employer or insurer. Employee may have his own physician present. Refusal to submit forfeits compensation for period of continuance (§34). In death claims, where cause of death is obscure or disputed, any interested party may at his own expense order an autopsy (§35).
In case of previous permanent disability, percentage of disability for subsequent injury to be determined by computing percentage of entire disability and deducting therefrom percentage of previous disability as it existed at time of subsequent injury (§25).		Certain persons conclusively presumed to be wholly dependent. Questions of dependency to be determined as of the date of injury, irrespective of subsequent change in conditions (§26).	Non-resident alien dependents are entitled to death benefits, which may be paid to their consular representative (§28).	Injured employee must submit to medical examination from time to time, at reasonably convenient place, if requested by Commission. Employee may have his own physician present. Refusal to submit forfeits right to compensation for period of continuance. If employee persists in unsanitary or injurious practices tending to retard his recovery, or refuses to submit to medical or surgical treatment reasonably essential to recovery, Commission may reduce or suspend compensation (§32a, b).
	Average weekly wages based on earnings when at work on full time during preceding year or less with same employer (§6 [2]).	Dependents are limited to wholly or partially dependent widows, children and parents resident of State (§6 [1]).	Death benefits are payable only to dependents who are residents of the State at time of employee's death (§6 [1]).	Injured employee must submit to medical examination, if requested by employer, at convenient time and place within two weeks after injury, and thereafter not oftener than weekly. Refusal to submit forfeits compensation for period of continuance (§7)
	Wages to mean rate of earnings as fixed in contract of hiring, not including board, lodging or gratuities, unless money value thereof fixed at time of hiring. If earnings depend upon output of employee, weekly wages to be six times average daily earnings, excluding overtime, during preceding six months if with same employer (¶23). *Schaeffer v. De Grottola, 89 Atl. Rep. 921; Huyett v. Penna. R. Co., 92 Atl. 58; Davidheiser v. Hay Fdry. & Iron Wks., 94 Atl. 309.*	Certain persons presumed to be total dependents. Dependents defined to include various relatives dependent on deceased at time of injury or death (¶12). *Batista v. W. Jersey & S. R. Co. 88 Atl. 954; Jackson v. Erie R. Co., 91 Atl. 1035; Newark Paving Co. v. Klotz, id. 91; Miller v. Pub. Service Ry. Co., 35 N. J. L. J. 115; Krauss v. Fritz & Son, 93 Atl. 578; Homill v. Penna. R. Co., 94 Atl. 313; Taylor v. Seabrook, id. 399.*	Non-resident aliens excluded from benefits of Act (¶12). *Gregutis v. Waclark Wire Works, 92 Atl. 354.*	Injured employee must submit to medical examination as often as reasonably requested by employer, at reasonable times and places. Employee may have own physician present. Refusal to submit forfeits compensation for period of continuance (¶17).
	Average weekly wages based on earnings when at work on full time during preceding year or less with same employer (§207 [2]).	Dependents limited to widow and next to kin. Dependency determinable according to facts at time of death (§207 [1]).		Injured employee must submit to medical examination at convenient time and place at employer's request within 3 weeks after injury, and thereafter not oftener than once in 6 weeks. Refusal to submit forfeits compensation for period of continuance (§207 [2]).
Previous disability is not to preclude compensation for later injury nor for death resulting therefrom; but in determining compensation for later injury or death, average weekly wages to be such sum as reasonably represents earning capacity at time of later injury. Compensation for later injury not to exceed amount allowed for such injury considered by itself and not in conjunction with previous disability (§15 [6]). *Schwab v. Emporium Forestry Co., 153 N. Y. S. 234.*	Average weekly wages to be 1-52 of average annual earnings; latter to be 300 times average daily wage during preceding year, if employed substantially whole year, otherwise 300 times average daily wage of another in same occupation and locality. If injured employee a minor whose wages would normally be expected to increase, this may be taken into consideration (§14). Wages to include reasonable value of board, lodging, etc. (§3 [9]).	Dependency not defined; to be determined in accordance with conditions at time of accident. Beneficiaries are limited to widow or dependent widower, children (posthumous and legally adopted children included), dependent grandchildren, brothers and sisters under 18 years of age and dependent parents and grandparents (§§3 [11], 16). *Friscia v. Drake Bros. Co., 153 N. Y. S. 392.*	Compensation to aliens not residents (or about to become nonresidents) of the United States or Canada, to be same as provided for residents; but Commission may, or upon application of insurer, must, commute future installments to a lump sum equal to one-half the present value thereof (§17).	Injured employee must submit to medical examination from time to time when requested by Commission, as may be provided by its rules. Insurer and employee may have their respective physicians present. Refusal to submit forfeits right to compensation for period of refusal (§19).

How compensation settled and disputes determined.	Right of appeal.	Modification of agreements and awards.	Commutations.	Lien or preference for compensation.	State Chapter—when effective.
By agreement (§36). By arbitration, or by District Court in equity (§37).	Within thirty days from entry of judgment by District Court, appeal may be had to Supreme Court, which must hear arguments thereon within sixty days after filing (§39).	If compensation under agreement or award is payable for more than six months, it may be modified by agreement, or, after six months, by court on application of either party, on the ground of changed conditions (§42).	Periodical payments may be commuted to one or more lump sums, but in case of death and permanent disability, only with consent of District Court (§40). Where amount of compensation may be determined, employer may pay present value of future instalments to a trustee and be discharged (§43).	Compensation has the same preference against assets of employer, without limit of amount, as unpaid wages for labor, but not so as to become a lien on property of third persons (§51).	**NEBRASKA.** Ch. 198, Laws 1913; approved April 21, 1913. Operation of Act was suspended by referendum petition, but ratified by popular vote Nov. 3, 1914, to take effect Dec. 1, 1914.
Right to compensation is to be determined under reasonable and proper rules adopted by Commission (§12).		If change of circumstance warrants increase or rearrangement of compensation, application may be made to Commission therefor (§34c).	Commission may allow conversion of compensation into lump sum payment, not to exceed $5,000, under such rules of computation as it may devise for obtaining present value (§31). If monthly payments for partial disability are so small as to work hardship, period may be shortened and payments increased (§25).		**NEVADA.** Ch. 111, Laws 1913, approved March 15, 1913; effective July 1, 1913 (§48). As amended by Chapter 190, Laws 1915.
Terms of compensation may be settled by agreement or by action in equity, brought in Superior Court (§9).			Where compensation is settled by court, judgment must be for lump sum equal to amount of payments past and prospectively due. Employer at any time may apply to court for similar commutation of payments due (§9).	Preferred to same extent as claim for unpaid wages (§10).	**NEW HAMPSHIRE.** Ch. 163, Laws 1911. Approved Apr. 15, 1911. In effect Jan. 1, 1912 (§13).
Compensation may be settled by agreement, but such agreement not binding if not in accordance with Act. Disputes settled by Court of Common Pleas in a summary manner, subject to review by Supreme Court on questions of law only (¶¶18, 20). *Jackson v. Erie R. Co., 91 Atl. 1035.*	Decision of Common Pleas Court subject to review by Supreme Court on questions of law only, by certiorari (¶20).	An agreement or award may be modified at any time, by subsequent agreement; or, after one year, by Court of Common Pleas, upon application of either party, on ground that incapacity has subsequently increased or diminished (¶21).	Judge of Common Pleas Court, in discretion, may commute payments, discounted at 5%, to lump sum, upon application of either party, upon grounds specified, under unusual circumstances. If amount of future payments certain, employer may discharge liability by paying it to a trustee (¶¶21-21a). *Mockett v. Ashton, 90 Atl. 127.*	Preferred to same extent as claim for unpaid wages of labor (¶22).	**NEW JERSEY.** Ch. 95, Laws 1911. Approved Apr. 4, 1911. In effect July 4, 1911. As amended by Ch. 174, Laws 1913, and Ch. 244, Laws of 1914. Supplemented by Ch. 241, Laws 1911 (as amended by Ch. 156, Laws 1912 and Ch. 177, Laws 1913); Ch. 368, Laws 1911; Chs. 156 and 316, Laws 1912, Chs. 145 and 301, Laws 1913, and Chs. 59 and 199, Laws 1915.
By agreement; by arbitration in accordance with Code of Civil Procedure; or by action in court (§208).	If claim is taken into court, appeal from judgment is subject to regulations of Code of Civil Procedure (§208).		Judgment in an action must be for lump sum (§208). Otherwise no provision for commutation.	Preferred to same extent as claim for wages or personal services (§209).	**NEW YORK.** Art. 10 of Ch. 36, Laws 1909, constituting Ch. 31 of the Consolidated Laws; entitled "Labor Law—Employer's Liability"; as amended by Ch. 352, Laws 1910, effective Sept. 1, 1910, and by Ch. 674, Laws 1915.
After expiration of first 14 days of disability, terms of compensation may be settled by agreement between employer and employee, subject to approval of Commission. In case of failure to agree within 10 days after presentation of claim, it may be presented to Commission. Upon application of either party, Commission must order a hearing and may appoint arbitration committee for that purpose. Decision of Commission is final as to facts (§20). *Goldstein v. Centre Iron Works, 153 N. Y. S. 224.*	Within 30 days after Commission's decision, appeal may be taken to Appellate Division, Third Dept. If claim not against State Fund, Commission may also, upon application of either party, certify questions of law to App. Division. Further appeal lies to Court of Appeals as in other cases (§23). *Kenny v. Union Ry. Co., 152 N. Y. S. 117; Goldstein v. Centre Iron Works, 153 N. Y. S. 224; In re Rheinwald, id. 598.*	Upon its own motion or upon application of any party in interest, at any time, Commission may review and modify an award (§22). Commission's jurisdiction is continuing, and, from time to time, it may modify any former orders or findings as it may deem just (§74).	Commission may commute periodical payments to one or more lump sums whenever, in the interest of justice, it shall so deem advisable (§25). Whenever possible to compute present value of future payments, Commission may permit or require payment of amount thereof into State Fund, which assumes the liability, the party originally liable being discharged (§27).	Claim for compensation has same preference or lien without limit of amount as claim for unpaid wages for labor (§34).	**NEW YORK.** Ch. 816, Laws 1913, as reenacted by Ch. 41, Laws 1914, as amended by Ch. 316, Laws 1914, Chs. 167, 168, 615 and 674, Laws 1915; being Ch. 6 of the Consolidated Laws, entitled "Workmen's Compensation Law."

Assignments and exemptions.	How compensation is secured.	Method of payment and proceedings to collect.	Attorneys' liens and fees, etc.	State Chapter—when effective.
Compensation is not assignable; nor subject to attachment or garnishment, nor liable in any way for debts, except for attorneys' liens for services approved by court (§§50, 8).	No security required; but employer may insure his liability for compensation (§16).	Compensation is payable directly to employee or dependent, periodically the same as wages (§25). In case of disputed claim, employee may proceed to judgment by equity petition in District Court (§§37, 39). If employer has insured compensation, employee may enforce in his own name the liability of insurer in case of employer's default (§48). During life of employee, no dependent is to be deemed a party in interest to any proceeding to collect compensation (§24g).	No lien for attorneys' services is enforceable until amount is approved by trial judge, or, if no trial, by District Court judge; and then only upon written notice to defendant, and, where compensation is payable periodically, with proportion of each payment fixed by judge (§8).	**NEBRASKA.** Ch. 198, Laws 1913; approved April 21, 1913. Operation of Act was suspended by referendum petition, but ratified by popular vote Nov. 3, 1914, to take effect Dec. 1, 1914.
Compensation is not assignable prior to issuance and delivery of warrant therefor; and is exempt from attachment, garnishment and execution; but payments for non-resident alien dependents may be made to their consular representatives and be a full discharge of liability therefor (§28).	Assenting employers are required to insure in State Insurance Fund (§21).	Payments are made in all cases out of State Fund, on warrants of Commission (§40). Claim for compensation must be filed with the Department (Commission?), together with certificate of attending physician, and, in case of death, with proof of claimant's relationship (§34). If employer defaults in payments to Accident Fund, the same may be recovered by Commission in civil action (§37).		**NEVADA.** Ch. 111, Laws 1913, approved March 15, 1913; effective July 1, 1913 (§48). As amended by Chapter 190, Laws 1915.
Compensation is not assignable; nor subject to levy, execution, attachment or satisfaction of debts (§10).	Assenting employer must either satisfy Commissioner of his financial ability to pay compensation or file bond in such form and amount as Commissioner may prescribe, to secure payments (§3).	Compensation is payable directly by employer to employee or dependents. If employer fails to pay compensation, employee may bring action to recover same in any court having jurisdiction of negligence actions between the same parties (§9).	No lien is allowed for attorneys' fees unless approved in writing by trial justice, or, if there is no trial, by justice of Superior Court (§11).	**NEW HAMPSHIRE.** Ch. 163, Laws 1911. Approved Apr. 15, 1911. In effect Jan. 1, 1912 (§13).
A claim for compensation is not assignable; and is exempt from all claims of creditors and from levy, execution or attachment (¶22).		Compensation is payable directly to employee or dependents by employer (¶7). In case of disputed claim, employee may proceed to judgment in Common Pleas Court (¶¶18-20). Judgment may be docketed in Supreme Court, and upon proof of employer's failure to pay, execution may issue, aided by supplementary proceedings, if necessary (Ch. 199, Laws 1915). Public employees to be carried on payroll after injury, as before (Ch. 145 Laws 1913).	Attorneys' fees are subject to approval of court. Upon approval become liens on award upon notice to defendant (¶6). On trial, judge must fix fees and times of payment (¶21).	**NEW JERSEY.** Ch. 95, Laws 1911. Approved Apr. 4, 1911. In effect July 4, 1911. As amended by Ch. 174, Laws 1913, and Ch. 244, Laws of 1914. Supplemented by Ch. 241, Laws 1911 (as amended by Ch. 156, Laws 1912 and Ch. 177, Laws 1913); Ch. 368, Laws 1911; Chs. 156 and 316, Laws 1912, Chs. 145 and 301, Laws 1913, and Chs. 59 and 199, Laws 1915.
Not assignable; nor subject to attachment, levy or execution (§209).		Compensation is payable directly to employee or dependent by employer (§206). If employer defaults in payment, employee may bring action to recover compensation in any court having jurisdiction thereon as on written contract (§208).	Claim for contingent fee not enforceable lien unless amount thereof approved in writing by trial justice, or, if no trial, by a justice of Supreme Court (§209).	**NEW YORK.** Art. 10 of Ch. 36, Laws 1909, constituting Ch. 31 of the Consolidated Laws; entitled "Labor Law—Employer's Liability"; as amended by Ch. 352, Laws 1910, effective Sept. 1, 1910, and by Ch. 674, Laws 1915.
Claims for compensation may not be assigned, released or commuted, except as provided in Act. Compensation exempt from all claims of creditors and from levy, execution, attachment, etc. (§33).	Insurance in State Fund or in some authorized company or mutual association is compulsory, with alternative to employer to carry his own risks upon proof of financial responsibility (§50). *Kenny v. Union Ry. Co., 152 N. Y. S. 117; Winfield v. N. Y. C. & H. R. R. R. Co., 153 N. Y. S. 499; McQueeney v. Sutphen & Hyer, id. 564.*	Compensation is payable by employer periodically in same manner as wages. If employer defaults payment for 10 days, insurer becomes liable therefor, and if payment be not made within 10 days after demand by employee or dependent, amount due is a liquidated claim for damages against employer or insurer, which, with added penalty of 50%, may be recovered in action by Commission. If payments not immediately due may be computed to present value, Commission may sue for full amount, with penalties (§§25-26).	Claims for legal services and for services of physicians or hospitals not enforceable unless approved by Commission. If so approved, they become liens upon award, but payable only in manner fixed by Commission (§24).	**NEW YORK.** Ch. 816, Laws 1913, as reenacted by Ch. 41, Laws 1914, as amended by Ch. 316, Laws 1914, Chs. 167, 168, 615 and 674, Laws 1915; being Ch. 41 of the Consolidated Laws, entitled "Workmen's Compensation Law"

Minors and incompetent persons.	Adjustment of rights where injury is caused by third party.	Relative liability of principal and sub-contractor.	When assenting employer is liable for damages.
Minors of legal working age are given contractual power for purpose of election under Act (§15 [2]). Guardian or next friend may enforce rights accruing to minors or incompetent persons under Act (§32).	Where a third person is liable to employee for injury, the employer is subrogated to the rights of employee against third party. But if he recovers any excess over compensation paid and expenses, he must pay such excess to employee, to be credited on compensation payable (§18).	Employer who resorts to any artifice for purpose of executing work without liability to workmen employed, shall, nevertheless, be liable jointly and severally with immediate employer. But this does not apply to one who in good faith lets work to a contractor or sub-contractor, provided the latter has been required to procure insurance covering liability for compensation (§16).	Where elected, compensation is the exclusive remedy for injuries covered (§11). Filing a claim for, or accepting compensation, constitutes a release to employer of all claims at law, if any, arising from injury (§49).
	Where right of action exists against third party, employee may sue third party for damages and also claim compensation, but claim for compensation is reduced by amount of damages recovered. Commission is subrogated to rights of employee against third party for amount of compensation paid (§7).	A contractor or sub-contractor is not entitled to receive compensation, but is deemed an employer (§7c).	Right to compensation excludes all other remedies of employee, personal representatives, dependents or next of kin, on account of injury (§3); but if employer is in default for insurance premiums, after demand, employee has option either to sue for damages as before Act was passed and hold State Fund for any deficiency only, or to take compensation. In the latter event, his cause of action for damages is assigned to Commission, in whose suit thereon employer's defenses are abrogated (§37).
If injured employee mentally incompetent, no time limitation shall run against him until appointment of guardian, who may act on behalf of such incompetent (§8).			Even where employer has elected to pay compensation, employee has option after injury, instead of proceeding under Act, to sue for damages under law as it was Jan. 1, 1911 (§4). If injury was due to wilful violation of statute or order, by employer, employee may sue for damages under §2 of the Act, with defenses abrogated (§3). Same liability exists if employer fails to make required reports (§12).
Election to reject compensation on behalf of minor may be exercised only by parent or guardian (¶9). *Troth v. Millville Bottling Works, 91 Atl. 1031.* Guardian is authorized to compromise claim on behalf of minor (Ch. 301, Laws 1913). Where compensation payable to a minor does not exceed $250, parent or natural guardian is authorized to receive such payment the same as a duly appointed guardian (Ch. 59, Laws of 1915).	If employee has a right of action against third party for injury, he may proceed both against third party and employer, but amount collected from third party must be credited on compensation due from employer. If employer pays compensation he is entitled, upon notice to third party, to reimbursement out of any judgment against third party or settlement by latter (¶23). *Interstate Tel. & Tel. Co. v. Pub. Service Electr. Co., 90 Atl. 1062; Newark Paving Co. v. Klotz, 91 Atl. 91.*	Employer is not liable for compensation to employees of contractor or sub-contractor. But grounds of liability for damages are extended (¶3). *Rongo v. R. Waddington & Sons, Inc., 94 Atl. 408.*	Where elected, compensation is the exclusive remedy for injuries covered (¶8). *Gregutis v. Woclark Wire Works, 92 Atl. 354.*
		Employer is liable for injuries to employees of contractor or sub-contractor caused by defective machinery, etc., furnished by principal (§200).	Where injury due to failure of employer to comply with valid order of Commission respecting safety, or to employer's serious or wilful misconduct, employee has option to sue for damages (§205). Same option exists where employer has failed to report election to Commission (§211). Employer who has contributed to mutual insurance or relief fund may plead in mitigation of damages a proportionate amount of pecuniary benefit derived by employee therefrom (§203). Existing rights of action for negligence or injuries resulting in death are continued, without requirement of notice (§204).
No time limitation to run against minor dependent or mentally incompetent person until appointment of guardian, committee or next friend (§116). *Herkey v. Agar Mfg. Co., 153 N. Y. S. 369.*	Employee injured by negligence of third party not in same employ has option either to take compensation or sue third party for damages. If first alternative elected, he must assign claim for damages to party liable for compensation. If second alternative elected, party liable for compensation need pay only deficiency, if any, between amount recovered and total compensation (§29). *Lester v. Otis Elevator Co., 153 N. Y. S. 1058.*	No provision as to liability of employer to employees of contractors or sub-contractors; but see *In re Rheinwald, 153 N. Y. S. 598.*	If employer has not secured compensation as required by Art. 3, injured employee has option either to recover compensation or to sue for full damages; and in such suit for damages, employer's common law defenses are abrogated (§§11, 52). *Shinnick v. Clover Farms Co., 152 N. Y. S. 649; Herkey v. Agar Mfg. Co., 153 N. Y. S. 369.*

Accident prevention.	Reports required of employer or insurer.	Posting notices.	Contracting out.
	Employer must report all settlements and releases to Labor Commissioner sixty days after made, and file supplemental report in case of death (§45).	Employer must post written or printed notice of election to reject conspicuously at his place or places of employment (§12a).	No agreement by employee to waive his right to compensation is valid (§31).
	Employer must make immediate report of accident to Commission and its local representative (§33). Employer's books, records, etc., subject to inspection by Commission (§35).	Employer's notice of election to reject Act, substantially in prescribed form, must be conspicuously posted at place of business, and copy filed with Commission, showing date of posting (§1c).	Employer or workman may not exempt himself from the burden, or waive benefits, of Act by contract or regulation (§§29, 43).
	Employer must make reports as required by Commissioner on blanks furnished by him. Failure to comply subjects employer to liability as though he had not elected to come under Act (§12).	Employer who revokes election to come under Act must post declaration to that effect conspicuously at place of business and file copy with Commissioner (§3).	
	Employer and insurer required to report to Commissioner of Labor accidents resulting in disability for more than 2 weeks, within 4 weeks after occurrence; if death results, within 2 weeks. (Ch. 156, Laws 1912).		Forbidden (¶23).
	Report, with specified details, must be made to Commission, of agreement with any employee to pay compensation under Act. Other reports as may be required by Commission of compensation paid, etc. (§§211-212).		
Employers may form association for accident prevention and adopt rules for that purpose, to become binding on all employers of same class, subject to approval of Commission (§96).	Joint report of agreement for payment of compensation must be made to Commission on form provided (§20). Employer must report to Commission all accidents resulting in personal injury, within 10 days after occurrence (§111). Any information requested by Commission, must be given, and employer's books, records, etc., are subject to inspection (§§112-113).	Employer must post at his place or places of business, printed or typewritten notice, in form prescribed by Commission, of compliance with provision for securing compensation (§51).	Agreements to waive right to compensation, void (§32). Agreements for contribution by employees void (§31).

Insurance				
General provisions.	Stock.	Mutual.	State.	Regulation of rates.
Insurance is optional with employer. Every insurance policy is deemed subject to Act, and provisions inconsistent therewith are void. Policy must cover entire liability of employer, and provide that employee or dependent may enforce his claim directly against insurer in case of employer's insolvency or default. Existing contracts of insurance not affected by act (§§46-48).	Employer may insure in any liability company licensed to write compensation risks in Nebraska (§46).	Employer may insure his liability in any mutual insurance association authorized under the laws of Nebraska to assume such risks (§46). Twenty or more assenting employers, having an aggregate of at least 5000 employees within the State, may incorporate mutual liability insurance association. List of subscribers, with number of employees, etc., must be filed with Insurance Department before commencing business. Each subscriber is under contingent mutual liability for losses and expenses in excess of cash funds to an amount equal to current year's premium (Ch. 169, Laws 1913).		Premium rates of mutual insurance associations are to be determined by board of directors, subject to approval of Insurance Commissioner (Ch. 169, Laws 1913, §§13, 16-17).
			Act creates a State Insurance Fund to be administered by the Nevada Industrial Commission, maintained by assessments upon employers. Where compensation is elected, insurance in that fund is compulsory. Premiums are payable monthly in advance (§§21-23).	Initial rates of premiums for State insurance are fixed by the Act; but Commission may change classifications and rates as experience may demand (§§21-22).
If employer carries insurance, he must file with Commission notice thereof, in prescribed form, together with copy of contract or policy (§50). Every policy of insurance must provide that Commission may enforce it, that notice to employer shall be deemed notice to insurer, etc., and that insolvency of employer shall not discharge insurer, etc.; and must cover liability for compensation. Policies may be cancelled only upon notice to Commission, etc. (§54).	Employer may insure compensation in any stock corporation authorized to transact such business within the State (§50).	Thirteen or more persons may incorporate for purpose of insuring compensation on mutual plan, but may not begin business until annual premiums on insurance applied for amount to $25,000 and membership is at least 40 employers with 2,500 employees, or 30 employers with 5,000 employees, or 20 employers with 7,500 employees, or 10 employers with 10,000 employees. Reserves must be maintained equal to that required of stock corporations in same class of insurance. Foreign mutual corporations may be admitted after Jan. 1, 1917 (Ch. 832, Laws 1913, as amended by Ch. 506, Laws 1915).	State Insurance Fund, to be managed by Commission, is created, subject to special provisions as to reports, reserves, assessments, etc. An employer insuring therein may withdraw, but remains liable for assessments for one year thereafter (Art. 5). Employers insuring therein relieved from liability to employees (§53).	Corporation or association insuring compensation must file with Superintendent of Insurance its classification of risks and premiums, which are subject to his approval (Ch. 16, Laws 1914). For State insurance, risks to be classified and premiums fixed by Commission (§§95, 97).

Penalties.	Extra-territorial effect.	Constitutionality.	Miscellaneous provisions.	State Chapter—when effective.
For employer's failure to report settlements, etc., $50 fine (§45).		If compensation provisions of Act are repealed or held invalid, the period between injury or death and such decision is not to be computed as part of time limited by law for commencement of damage suit (§54). If any provision of Act is held unconstitutional, it shall not affect the remainder, except that Parts I and II are declared to be inseparable (§55).	Where injured employee is paid by two or more employers, such of the latter as are liable for compensation shall contribute to payment thereof in proportion to their several wage liabilities to employee; but employers may effect other arrangement for distribution of ultimate burden of compensation (§29).	**NEBRASKA.** Ch. 198, Laws 1913; approved April 21, 1913. Operation of Act was suspended by referendum petition, but ratified by popular vote Nov. 3, 1914, to take effect Dec. 1, 1914.
Employer's refusal to submit books, records, etc., for inspection, is a misdemeanor, and incurs civil penalty of $100 besides (§35). Employer who misrepresents amount of payroll on which premium is based, is liable to Commission for 10 times the difference between premium paid and amount which should have been paid (§36). Making a false statement in claim for compensation is a misdemeanor, and upon conviction forfeits right to compensation thereafter (§32c). If injury results from failure to provide statutory safeguard, etc., or where employee at time of injury is not of legal working age, employer is liable for penalty of $300 to $2,000. If employee himself removes safeguard without orders, compensation to be reduced 25% (§39).	Employee hired within the State, whose duties are usually confined to the State, is entitled to compensation for injury received outside the State if engaged in employer's business (§41).	If provision creating insurance fund, or provision making compensation exclusive remedy, is held invalid, entire Act is to be invalid, except provision for accounting of insurance fund; but in other respects, invalidity of portion of Act is not to affect remainder (§44). If compensation provisions are held invalid, period between injury or death and such adjudication not to be computed as part of time limited for commencement of action for damages (§45).		**NEVADA.** Ch. 111, Laws 1913, approved March 15, 1913; effective July 1, 1913 (§48). As amended by Chapter 190, Laws 1915.
		Constitutionality of Act upheld by Supreme Court of New Hampshire in *Wheeler v. Contoocook Mills Corporation, 94 Atl. 265.*		**NEW HAMPSHIRE.** Ch. 163, Laws 1911. Approved Apr. 15, 1911. In effect Jan. 1, 1912 (§13).
For failure of employer or insurer to report accident, civil penalty of $50 (Ch. 156, Laws 1912).	See *Deeny v. Wright & Cobb Lighterage Co., 86 N. J. L. J. 121; Amer. Radiator Co. v. Reggo, 98 Atl. 86; Davidheiser v. Hay Fdry. & Iron Wks., 94 Atl. 309; Pensabene v. F. & J. Auditore Co., 140 N. Y. S. 266; Wasilewski v. Warner Sugar Ref'g Co., 149 N. Y. S. 1035; Rounsaville v. Central R. Co., 94 Atl. 392.*	If any provision of Act held unconstitutional, it shall not affect remainder; except that Sections I and II are declared to be inseparable (¶24). Constitutionality of Act upheld by Court of Errors and Appeals in *Sexton v. Newark District Tel. Co., 91 Atl. 1070;* also in *Hugott v. Penna. R. Co., 92 Atl. 58.*	Compensation runs consecutively and not concurrently, in following order: (1) Medical aid, etc., (2) temporary disability payments, (3) permanent disability payments, (4) compensation to dependents, if any (¶14a).	**NEW JERSEY.** Ch. 95, Laws 1911. Approved Apr. 4, 1911. In effect July 4, 1911. As amended by Ch. 174, Laws 1913, and Ch. 244, Laws of 1914. Supplemented by Ch. 241, Laws 1911 (as amended by Ch. 156, Laws 1912 and Ch. 177, Laws 1913); Ch. 368, Laws 1911; Chs. 156 and 316, Laws 1912, Chs. 145 and 301, Laws 1913, and Chs. 59 and 199, Laws 1915.
				NEW YORK. Art. ~~10~~ 14 of Ch. 36, Laws 1909, constituting Ch. 31 of the Consolidated Laws; entitled "Labor Law—Employer's Liability": as amended by Ch. 352, Laws 1910, effective Sept. 1, 1910, and by Ch. 674, Laws 1915.
Failure to report accidents is a misdemeanor, punishable by fine of $500 (§111). Penalty of 50% is added to claim for compensation in case of non-payment within 10 days after demand. Employer is liable to penalty of 10% of defaulted payment, regardless of subsequent payment by insurer (§26). Employer who deducts from wages any portion of insurance cost is guilty of a misdemeanor (§31). False statement in claim for compensation is a misdemeanor (§115). If employer insuring in State Fund wilfully misrepresents amount of pay roll, he is liable to State in 10 times the difference between premium paid and amount which should have been paid (§102).	No provision; but see *Edwardsen v. Jarvis Lighterage Co., 153 N. Y. S. 391; Spratt v. Sweeney & Gray Co., id. 506.*	If any provision of Act held unconstitutional, it shall not affect validity of remainder (§118). Amendment to State Constitution embodied in §19, Art. I, ratified by popular vote Nov. 4, 1913, provides there shall be no constitutional limit on power of Legislature to enact compensation or safety laws. Constitutionality of Act upheld by New York Court of Appeals in *Jensen v. Southern Pacific Co., 215 N. Y. 514; Walker v. Clyde S. S. Co., id. 529.*	Various presumptions established in favor of employee in claim for compensation (§21). *Winfield v. N. Y. C. & H. R. R. Co., 153 N. Y. S. 499; McQueeney v. Sulphen & Hyer, id. 554; Kohler v. Frohmann, id. 569; In re Rheinwald, id. 598.* Benefits accruing to employee from other sources not to affect claim for compensation, except in case of gratuitous pension to public employee (§30). If proceedings before Commission or Court are not brought on reasonable ground, entire cost thereof to be assessed on party bringing same (§24).	**NEW YORK.** Ch. 816, Laws 1913, as reenacted by Ch. 41, Laws 1914, and amended by Ch. 316, Laws 1914, Chs. 167, 168, 615 and 674, Laws 1915; being Ch. 67 of the Consolidated Laws, entitled "Workmen's Compensation Law."

System provided for.	If elective		
	How elected (1) by employer (2) by employee.	How election changed (1) by employer (2) by employee.	Alternative liability (1) if employer does not elect (2) if employer elects and employee does not.
State-managed insurance, compulsory, with alternative of carrying own risk or effecting mutual insurance (§1465-60). But such alternative is not extended to public employments (§1465-62). Administered by Industrial Commission of Ohio (§§871-1-12) superseding, Sept. 1, 1913, State Liability Board of Awards (§§1465-37-58).			
Compensation, with insurance or security, compulsory (Art. II, §1; Art. III, §1). No State insurance. Supervised by State Industrial Commission (Art. IV).			
State-managed insurance, elective (§10). Administered by "State Industrial Accident Commission" (§§2-9).	(1) As to hazardous employments, acceptance is presumed unless written notice of contrary election is filed with Commission (§§10, 15). Employers in non-hazardous occupations may elect to come under Act upon 30 days' written notice to Commission and posting printed notice to employees (§31). (2) In hazardous employments, acceptance is presumed unless notice of contrary election is given to employer at time of hiring or within 15 days after employer's election to come under Act, etc. (§§11, 18). Employees in non-hazardous occupations, if employer has elected to come under Act, are presumed to have elected likewise, unless written notice is given to employer within 10 days after latter's acceptance is effective (§31).	(1) Election to reject changed any time by 30 days' written notice to Commission (§17). Election to accept changed any June 30th by written notice to Commission 60 days prior thereto (§16). (2) Election to reject changed at any time by 30 days' written notice to employer (§18). Election to accept changed any June 30th by written notice to employer 30 days prior thereto (§18).	(1) Defenses of assumption of risks, fellow servant's fault and contributory negligence (unless wilful and with purpose of self-injury) abrogated (§15). (2) Defenses remain. (By prior enactment in Oregon, defenses of assumption of risk and fellow servant's fault were abrogated, and effect of contributory negligence was restricted to mitigation of damages.)
Compensation, with State or other insurance or proof of financial responsibility (§305), elective, but compulsory as to Commonwealth, counties, etc. (§302). Administered by Bureau of Workmen's Compensation of the Department of Labor and Industry, under supervision of the Workmen's Compensation Board (Act No. 339, Laws of 1915).	(1)-(2) Employer and employee are conclusively presumed to have accepted the Act, in the absence of written notice from either party to the other on or before December 31, 1915 or at the time of hiring, and a copy of such notice, with proof of service, filed with the Bureau within 10 days after service and before accident has occurred (§302a).	(1)-(2) Either party may change his election by giving written notice to the other sixty days prior to accident and filing copy, with proof of service, with Bureau (§304).	(1) Defenses of fellow servant's fault, assumption of risk and contributory negligence (unless due to intoxication or reckless indifference), abrogated (§§201-204). (2) Apparently above provision is intended to apply in all cases where there has been no joint acceptance of the compensation features (Art. III).
Compensation, elective, with insurance or security (Art. I, §§5-6; Art. II, §1; Art. V). Supervised by Commissioner of Industrial Statistics (Art. VI, §6). No State insurance.	(1) By filing written statement of election with Commissioner of Industrial Statistics and giving reasonable notice to employees by posting, etc. (Art. I, §5). (2) Presumed if employer has elected, unless employee gives notice to the contrary to employer at time of hiring or within 10 days after notice of employer's election, and sends notice to Commissioner within 10 days thereafter (Art. I, §6).	(1) Election to accept changed at expiration of any yearly term by filing written notice with Commissioner 60 days prior thereto and giving notice to employees by posting, etc. (Art. I, §5). (2) Election to accept changed at expiration of any yearly term by filing written notice with Commissioner 60 days prior thereto and notifying employer within 10 days thereafter. Election to reject changed by five days' written notice to employer (Art. I, §6).	(1) Defenses of assumption of risks, fellow servant's fault and contributory negligence abrogated (Art. I, §1). (2) Defenses remain (Art. I, §4).

State
Chapter—when effective.

OHIO.

S. B. 127, Acts 1911, in effect Jan. 1, 1912, as amended by S. B. 48, Acts 1913, in full effect Jan. 1, 1914, and S. B. 28, Acts 1914; construed with S. B. 137, Acts 1913, as amended by S. B. 296, Acts 1913. Incorporated in General Code of Ohio §§871-1 to 871-12 and 1465-37 to 1465-106. References are to Code sections.

OKLAHOMA.

House Bill 106, Session of 1915, approved March 22, 1915, entitled "Workmen's Compensation Law." Administrative provisions effective July 1, 1915; liability provisions effective September 1, 1915 (Art. VI. §3).

OREGON.

Ch. 112, Laws 1913, approved Feb. 25, 1913; as amended by Ch. 271, Laws 1915. Administrative provisions effective upon ratification by popular vote Nov. 4, 1913; but § 25 as amended, relating to accident prevention, is effective May 24, 1915, and § 19 as amended, establishing a new basis of contribution to State Insurance Fund, and §31 as amended, relating to manner of election in non-hazardous employments, are effective from July 1, 1915 (§§ 2, 5, of Ch. 271, Laws 1915). Liability provisions effective July 1, 1914 (§ 12). Salem Hospital v. Olcott, 136 Pac. 341.

PENNSYLVANIA.

Act No. 338, Laws 1915; approved June 2, 1915; effective Jan. 1, 1916 (§505); entitled, "Workmen's Compensation Act of 1915." Supplemented by Act No. 339 providing for administration of Act, effective June 2, 1915; Act No. 340 creating State Insurance Fund, effective July 1, 1915; Act No. 341 regulating policies of insurance, effective Jan. 1, 1916; Act No. 342 authorizing mutual liability insurance, effective June 2, 1915; Act No. 343 exempting domestic servants and farm laborers, effective Jan. 1, 1916.

RHODE ISLAND.

Ch. 831, Laws 1912, effective Oct. 1, 1912; as amended by Chs. 936 and 937, Laws 1913, effective Apr. 30, 1913, and Ch. 1268, Laws 1915, effective July 1, 1915.

Employments covered.	Employment in interstate commerce.	Injuries covered.	Notice of injury and claim for compensation.	Waiting period.
All public, except officials and policemen or firemen in cities maintaining pension funds; and all private by an employer employing 5 or more workmen regularly in same business or in or about same establishment, except casual or not in usual course of employer's business, etc. (§1465-60-61). Other employers may come under Act by election (§1465-71).	Act applies to employers and employees engaged in intra-state and also in interstate and foreign commerce, for whom rule of liability or method of compensation established by Congress, only to extent that their mutual connection with intra-state work is clearly distinguishable from interstate or foreign commerce, and then only when such employer and his workmen working only within State, with approval of Commission, and if not forbidden by act of Congress, file written acceptances, which, when approved by Commission, bind acceptors irrevocably (§§871-12, 1465-98). *P., C. C. & St. Louis Ry. Co. v. Sheets, 34 Ohio Cir. Ct. 641; aff'd, 87 Ohio St. 476.*	Personal injuries in the course of employment, unless purposely self-inflicted (§1465-68). *Plaske v. American Carriage Co., 15 Ohio N. P. (N. S.) 275.*		First week after injury (§1465-78).
Hazardous employments as defined where more than two are employed, except farm, ranch or dairy service or retail mercantile pursuits. Act extends to State, counties, etc., unless equal or better provision is made by statute for employees thereof (Art. I, §§2-3; Art. II, §1).	Act applies to employers engaged in interstate or foreign commerce for whom no rule of liability has been established by Congress (Art. V, §5). But by Art. I, §3 [1], steam railroads engaged in interstate commerce are excluded.	Accidental personal injuries arising out of and in course of employment, and such disease or infection as may result therefrom, unless due to intent to injure self or another, to intoxication while on duty or failure to use safeguard provided (Art. I, §3 [7]; Art. II, §1).	Written notice, giving prescribed particulars, must be served on employer and Commission within 30 days after injury. Failure to do so bars claim, unless excused by Commission. Claim must be made within one year after injury (Art. II, §§8, 17).	First fourteen days of disability (Art. II, §3).
All, municipal corporations excepted, in certain enumerated extra hazardous occupations—except that where employer is engaged in one hazardous occupation and in another not hazardous, employments solely in the non-hazardous occupations are not included (§§10, 13, 14). In other occupations employers and employees may come under act by joint election (§31).	Act does not apply to railroads engaged in interstate commerce (§13).	Personal injuries by accident arising out of and in course of employment, caused by violent or external means, and not by deliberate intention (§§ 12, 21, 22).	Application, with certificate of physician, and, in case of death, with proof of death, relationship, etc., must be filed with Commission within one year after injury or accrual of right (§27).	None (§21b, c, d).
All, public and private, except casual and not in the regular course of employer's business, and outworkers (§§103-104). Domestic and agricultural service excluded by special enactment (Act No. 343, Laws of 1915).		Injuries sustained by accident in the course of employment, and such disease or infection as naturally results therefrom, unless purposely self-inflicted (§301).	Written notice, substantially in prescribed form, must be served on employer within 14 days after accident, unless he has knowledge thereof. Delay in giving notice excused on certain grounds, unless employer has been prejudiced thereby (§§311-313). Claim must be made within a year after injury or death or last payment, if any (§315).	First 14 days of disability (§306d).
All private, except in domestic service or agriculture, casual or otherwise than for employer's business, or where not more than five are regularly employed, and employees whose yearly salary exceeds $1,800 (Art. I, §§2-3; Art. VII, §1). But employer with five or less employees may come under Act by joint election (Art. I, §§3, 5-6).		Personal injuries by accident arising out of and in course of employment, unless due to wilful intent to injure self or another, or to intoxication while on duty (Art. II, §§1, 2). *Pendar v. H. & B. American Machine Co., 87 Atl. 1.*	Written notice, giving certain particulars, must be served on employer or his agent within 30 days after injury. Inaccuracy of notice no bar to compensation unless employer is misled thereby. Notice not necessary if employer has knowledge of injury. Claim must be filed within 1 year (Art. II, §§17-20). Claim barred unless petition or agreement filed within 2 years (Art. III, §18). *Pendar v. H. & B. American Machine Co., 87 Atl. 1.*	First two weeks' incapacity. Compensation begins 15th day after injury (Art. II, §4).

Medical and surgical aid.	Compensation for		
	Total disability.	Partial disability.	Death.
Commission, in its discretion, may disburse for medical aid, etc., such sum as it may deem proper, not to exceed $200 in any one case (§1465-89).	If temporary, 66-2-3% of average weekly wages, max. $12, min. $5 or full wages, weekly; max. period 6 years; max. amount $3,750. If permanent same as above, to continue until death, without limitation as to amount (§§1465-79, 81).	66-2-3% of loss of earning power, max. $12 weekly; max. amount $3,750. Special schedule for loss of certain members, etc. (§1465-80).	If injury causes death within 2 years, in all cases reasonable funeral expenses, max. $150. If total dependents, 66-2-3% of average weekly wages, to continue for remainder of period between date of death and 6 years after date of injury, max. $3,750, min. $1,500. If partial dependents, 66-2-3% of average weekly wages, to continue for all or such portion of 6 years after injury as Commission may determine, max. $3,750 (§§1465-82, 89).
Such medical aid, including crutches, apparatus, etc., as may be necessary, must be furnished by employer during fifteen days after injury. Charges for such treatment subject to regulation by Commission, and limited to those that prevail in community for similar treatment of persons of like standard of living (Art. II, §4).	50% of average weekly wages, max. $10, min. $6 weekly, but if employee's wages are less than $6 weekly, then full wages; max. period, if permanent, 500 weeks; if temporary, 300 weeks. Certain severe injuries presumed to constitute permanent total disability (Art. II, §6 [1, 2, 5]).	If permanent, 50% of average weekly wages for period ranging from 5 to 250 weeks, according to nature of injury; if temporary, 50% of average loss of earning power, max. period 300 weeks. Such payments are in lieu of other compensation, and are subject to same limitations as in case of total disability (Art. II, §6 [3-5]).	Act is not intended to apply in cases of accident resulting in death (Art. VI, §1). This provision is inserted to safeguard constitutionality of Act.
Subject to general rules, Commission may provide, or authorize employers to provide at its expense, first medical aid, etc., max. $250 (§23). *Salem Hospital v. Olcott, 136 Pac. 341.*	Flat rate pension ranging from $30 to $50 monthly during permanent disability, but increased 50% for first 6 months of temporary disability, subject to max. 60% of monthly wage. If death occurs during period of total disability, whatever the cause, payments to surviving spouse or children same as where death due to injury (§21b, c, d).	If temporary, such proportion of total disability benefits as is represented by average loss of earning power; max. period 2 years. Special schedule for loss of certain members, etc. (§21e, f).	In all cases, burial expenses, max. $100. Flat rate pension to widow, widower and children, or to parents of unmarried employee, ranging from $15 to $50 monthly during life or widowhood, or in case of children until 16 years of age. For other dependents, 50% of average monthly support received from deceased for 12 months preceding injury, during dependency, max. $30 monthly (§21a).
During first 14 days of disability, employer must furnish reasonable medical and hospital services, etc., as needed, unless employee refuses same; max. cost $25, except in case of a major surgical operation, max. $75. If employer refuses to furnish such treatment upon request, employee may procure same at employer's expense. If employee refuses treatment he forfeits right to compensation for aggravation of disability resulting from refusal (§306c). Employers insuring in State Fund are reimbursed therefrom for payments under this section (§20, Act No. 340, Laws 1915).	50% of wages, max. $10, min. $5 or full wages, weekly; max. period 500 weeks, max. amount $4,000 (§306a).	50% of loss of earning power, max. $10 weekly, max. period 300 weeks, including period of total disability payments, if any. Special schedule of compensation for loss of certain members, etc. (§306b-c).	In all cases, reasonable expenses of last sickness and burial, max. $100; in addition, from 15 to 60 per cent. of wages, according to number and kinship of dependents; wages to be taken at max. $20, min. $10, weekly; max. period 300 weeks, but in case of abandoned or orphan child to continue at reduced rate until age of sixteen. Compensation to widow or dependent widower to cease upon remarriage. If death not due to injury, liability for compensation is terminated (§§306f, 307).
Employer must furnish reasonable medical aid, etc., when needed during first two weeks after injury. Charges therefor to be determined by Superior Court in case of disagreement (Art. II, §5).	50% of average weekly wages, max. $10, min. $4 weekly; max. period 500 weeks (Art. II, §10).	50% average weekly wage loss, max. $10 weekly, max. period 300 weeks. Special schedule for loss of certain members, in addition to other compensation (Art. II, §§11, 12).	If total dependents, 50% of average weekly wages, max. $10, min. $4, weekly; max. period 300 weeks. If partial dependents, such proportion of foregoing as amount contributed by deceased to such partial dependents bore to his annual earnings; max. period 300 weeks. If no dependents, expenses of last sickness and burial, max. $200 (Art. II, §§6, 9). Compensation to cease upon death of employee during period of disability from cause other than injury (Art. II, §15). *Jillson v. Ross, 94 Atl. 717.*

Effect of previous disability.	Average wages—how computed.	Who are dependents.	Non-resident alien beneficiaries.	Employers' or Insurers' rights to examinations.
	Average weekly wage at time of injury to be taken as basis upon which to compute benefits. If employee was of such age and experience when injured as that under natural conditions his wages would be expected to increase, this fact may be considered (§§1465-84, 85).	Certain persons presumed totally dependent. In other cases dependency determined according to facts at time of injury. Dependents limited to members of family of deceased, or spouse, lineal descendant, ancestor, brother or sister (§1465-82 [4]).		Employee may be required by Commission to submit to medical examination, at any time and from time to time, at convenient place. Refusal to submit, etc., suspends right to compensation during continuance (§1465-95).
Previous disability does not preclude compensation for later injury; but in fixing compensation, average weekly wages to be sum reasonably representing earning capacity at time of later injury (Art. II, §6).	Average weekly wages to be 1-52 of average annual earnings; latter to be 300 times average daily wage during preceding year, if employed for substantially whole of year, otherwise 300 times average daily wage of another in same class of employment and locality. If injured employee was a minor whose wages would normally be expected to increase, this may be taken into consideration (Art. II, §5). Wages to include reasonable value of board, lodging, etc. (Art. I, §3 [8]).		Non-resident (or about to become non-resident) aliens are entitled to full compensation; but Commission may, or upon application of insurer, must, commute further instalments to lump sum equal to one-half amount thereof (Art. II, §7).	Injured employee must submit to medical examination from time to time if requested by Commission, as may be provided by its rules. Insurer and employee may have their respective physicians present. Refusal to submit forfeits right to compensation for period of continuance (Art. II, §9).
Where further injury is sustained by workman already receiving compensation for previous injury, future compensation to be adjusted with regard to combined effect of injuries and past receipt of money (§21h).	Monthly wage to be 26 times daily wage (§21d).	Dependents limited to surviving spouse and children, and to certain relations wholly or partly dependent on deceased at time of accident (§14).	Unless otherwise provided by treaty, aliens other than parent, spouse or child not residing in United States at time of accident, are not considered dependents (§14).	Injured employee must submit to medical examination at request of Commission at convenient time and place, from time to time, as provided by Commission's rules. Refusal to submit forfeits right to compensation for period of continuance (§28).
	In continuous employments, weekly wages to be 5½ times average daily earnings, excluding overtime, during preceding 6 months or less in same employment. In seasonal employments, average weekly wages to be 1-50 of earnings from all occupations for preceding year or longer period, according to circumstances. Wages not to include gratuities, board, lodging, etc., unless value thereof is fixed at time of hiring, nor amounts deducted by employer for necessary tools, supplies, etc. (§309). For purpose of death benefits, wages to be computed on basis of max. $20, min. $10, weekly (§307).	Dependents are limited to widow or dependent widower and children and, if actually dependent on deceased, brothers and sisters under sixteen, and parents (§307).	Non-resident alien widows and children only are entitled to compensation at two-thirds of usual rate, which may be commuted to lump sum at any time by employer. Payments may be made to consular representatives (§310).	Injured employee must submit to medical examination at reasonable times and places, upon request of employer or order of the Board. Employee may have his own physician present. Refusal to submit forfeits right to compensation for period of continuance. For all examinations after first, employer must pay reasonable traveling expenses and wage loss incurred by employee (§314).
Previous disability is not to preclude compensation for a later injury, but in determining compensation, average wages are to represent earning capacity at time of later injury, and without regard to wages earned prior to first injury (Art. II, §13d).	Average weekly wages means total earnings received from employer in whose service employee was injured, during 26 weeks previous, divided by number of weeks actually employed. Where this method of computation is not practicable, average wages may be determined according to circumstances. Special expenses advanced to employee not to be reckoned as part of wages (Art. II, §13).	Certain persons conclusively presumed totally dependent. In other cases dependency determinable according to facts at time of injury (Art. II, §7). Dependents limited to members of family and next of kin wholly or partly dependent upon employee at time of injury (Art. II, §8). *Dazy v. Apponaug Co., 89 Atl. 160.*		Injured employee must submit to medical examination upon employer's request at reasonable times. Employee may have own physician present. Refusal to submit forfeits right to compensation for period of continuance (Art. II, §21).

How compensation settled and disputes determined.	Right of appeal.	Modification of agreements and awards.	Commutations.	Lien or preference for compensation.
By Commission (§1465-90).	From Commission's decision, claimant may appeal to Common Pleas Court, if decision of Commission denies claim on ground going to basis of right. From judgment of Common Pleas either party may prosecute error (§1465-90).	From time to time Commission may make such modifications of findings or awards as, in its opinion, may be justified (§1465-86).	Under special circumstances, Commission may commute future payments to one or more lump sums (§1465-87).	Judgment obtained in action prosecuted by Commission has same preference against employer's assets as claim for taxes (§1465-77).
Claims may be settled by agreement after first fourteen days of disability, subject to approval by Commission. In case of dispute, claim to be determined by Commission, which must order a hearing upon application of either party. Hearing may be conducted by arbitration committee of three, appointed by Commission. Award must be made or denied within 30 days after filing of claim or close of hearing (Art. II, §10).	Within 30 days after Commission's decision, appeal may be taken to Supreme Court on errors of law only (Art. II, §§10, 13).	Upon its own motion or upon application of any party in interest, Commission may at any time review and modify an award (Art. II, §12). Commission's jurisdiction is continuing, and from time to time it may modify any previous orders or findings as it may deem just (Art. IV, §14).	Commission may commute periodical payments to one or more lump sums whenever, in the interest of justice, it shall so deem advisable (Art. II, §15).	Right of compensation has same preference or lien without limit of amount against assets of employer as claim for unpaid wages (Art. II, §23).
By Commission (§32).	Within 30 days after award, upon notice to Commission, either party may appeal to Circuit Court, which shall give a hearing and decision in summary manner. From Circuit Court, appeal lies as in other cases (§32).	Commission, upon own motion or application of beneficiary, may readjust rate of compensation or terminate payments where disability is aggravated, diminished or terminated (§21i).	If beneficiary resides without State over year, Commission may commute compensation to lump sum equal to ¾ of value of future payments discounted at 4%, max. $4,000; or, with consent of beneficiary, to lesser sum. And in any case, Commission may pay to beneficiary not exceeding ¼ of value of future payments, discounted as above, and thereafter reduce future payments proportionately (§21k).	
Terms of compensation may be settled by written agreement on or after 14th day from date of accident, subject to approval of Board (§§410-411). In case of disagreement, claim may be presented to Board for determination by a referee after a hearing (§§412-418). If parties agree on facts but not on amount of compensation, they may submit facts to Board for determination of amount (§422).	Within ten days after notice of referee's decision, either party may appeal to Board on certain limited grounds (§§419-421). From Board's decision any party in interest may appeal on matters of law to Common Pleas Court and finally to Supreme or Superior Court (§425).	Agreements are subject to review by Board at any time upon petition alleging fraud, coercion, etc. (§423). An agreement or award may be modified or terminated at any time by a subsequent agreement approved by Board; or, upon petition showing that incapacity has increased, diminished or terminated, Board or referee may modify or terminate payments (§426).	Upon application of either party and notice to the other, and upon certain limited grounds, Board may commute compensation to its then value, discounted at 5% per annum. Where the amount of future payments is certain, employer may, with approval of Board, pay same to a trustee and be discharged (§§316-317, 424).	Compensation has same preference, without limit of amount, against assets of employer, as a claim for wages for labor, but has no priority over a previously recorded mortgage or conveyance of land (§318). Lien dates from time of filing certified copy of agreement or claim with Court of Common Pleas (§429), and is not divested by appeal (§431).
By agreement, subject to approval of Justice of Superior Court (Art. III, §1). Or by Superior Court, upon petition of either party, in a summary manner (Art. III, §§2-6). *Jillson v. Ross, 94 Atl. 717; Corral v. Hamlyn & Son, id. 877.*	Within 10 days after final decree of Superior Court, either party may appeal to Supreme Court on questions of law or equity. Justice of Superior Court, before rendering final decree, may certify questions of law to Supreme Court (Art. III, §§7-13). No appeal from mutual agreement except upon allegation of fraud or coercion (Art. III, §1). *Jillson v. Ross, 94 Atl. 717; Corral v. Hamlyn & Son, id. 877.*	Agreement for compensation may be modified at any time, by subsequent agreement, approved by Superior Court; or, within two years after agreement or entry of decree, and before expiration of compensation period, by said court, upon application of either party, on ground that incapacity has ended, increased or diminished (Art. III, §14).	After 6 months' payments, upon petition of either party, Superior Court may commute to lump sum future payments discounted at 5%, if for best interests of beneficiary, if weekly payments entail undue hardship upon employer or if beneficiary has removed or is about to remove from U. S. (Art. II, §25). If employee resides in another state, Court may order payments made monthly or quarterly instead of weekly (Art. III, §19).	Compensation is preferred to same extent as claim for wages for labor, but not so as to impair any lien previously acquired by employee (Art. II, §24).

Assignments and exemptions.	How compensation is secured.	Method of payment and proceedings to collect.	Attorneys' liens and fees, etc.
Compensation is not assignable; exempt from claims of creditors, attachment or execution (§1465-88).	By State insurance; or, if employer elects to carry his own risk, Commission may require bond or other security for payment of compensation (§1465-69).	If employer is insured in State Fund, payments are made from that fund upon vouchers authorized by Commission; otherwise employee is paid directly by employer (§§1465-56, 68, 72). If employer default in payment for 10 days after award, same shall be liquidated claim for damages which, with added penalty of 50%, may be recovered in action. Commission may compromise suit or prosecute to final judgment for benefit of claimant (§1465-74).	A reasonable fee, to be fixed by court, may be allowed to claimant's attorney on appeal, and taxed as costs against unsuccessful party (§1465-90).
Claim for compensation may not be assigned, released or commuted except as provided in Act, and is exempt from all claims of creditors and from levy, execution or attachment (Art. II, §22).	Employer is required to secure compensation by insuring in any authorized stock corporation, mutual association or guaranty company, maintaining alternative benefit scheme or furnishing satisfactory proof of financial ability to pay compensation for himself, with deposit of bond or securities if required by Commission (Art. III, §1). After award, employer or insurer may be required to make deposit with Commission to secure prompt payment (Art. II, §15).	Compensation is payable periodically by employer or insurer, same as wages. If employer or insurer defaults payment for 10 days, amount due is a liquidated claim for damages, which, with added penalty of 50 per cent, may be recovered in action by Commission and paid to employee. If present value of future payments may be computed, Commission may sue for full amount, with penalty of 50 per cent. (Art. II, §§15-16).	Claims for legal services and for services of physicians or hospitals are not enforceable unless approved by Commission. If so approved, they become liens upon award, but payable only in manner fixed by Commission (Art. II, §14).
Compensation is not assignable nor subject to pass by operation of law. Exempt from seizure on execution, attachment or garnishment, or by process of any court (§26).	By State insurance (§§19, 20).	Payments are made out of Accident Fund upon vouchers transmitted by Commission and audited by Secretary of State (§33). In case of death or permanent disability on account of which deferred payments are provided for more than 24 months, present worth of such payments, discounted at 4%, is transferred to Segregated Accident Fund, to be charged with payment of installments (§21g).	If decision of Commission is reversed on appeal, fees of witnesses and costs to be paid out of Accident Fund (§32).
A claim for compensation is not assignable, and is exempt from all claims of creditors (except approved attorneys' fees) and from levy, execution or attachment (§§318, 501).	Assenting employer is required to insure in State Fund or any authorized insurance company or mutual association, unless exempted therefrom by showing financial ability to pay compensation directly (§305).	Compensation is payable in periodical instalments by employer, same as wages. Upon filing of a certified copy of agreement or claim with Court of Common Pleas, amount thereof is entered as judgment against employer; and upon approval of such agreement or claim by Board or referee, execution may issue against employer for satisfaction of such judgment (§429). Where employer is insured in State Fund, payments are made out of that Fund on warrants signed by member of Board (§§23, 24, Act No. 340, Laws 1915).	A claim for legal services is not valid unless approved by Board or, in case of action at law, by trial judge or judge of Common Pleas Court. If so approved, and upon notice to employer, such claim is a lien against damages or compensation awarded, payable in manner fixed by Board (§501).
A claim for compensation is not assignable or subject to attachment or liable in any way for any debts (Art. II, §23).	Assenting employers must secure payment of compensation in one of following ways: (1) insuring in any authorized stock or mutual company or association; (2) furnishing satisfactory proof of financial responsibility; (3) furnishing security, indemnity or bond satisfactory to Commissioner; (4) combining last two of foregoing methods (Art. V, §1).	Compensation is payable directly to employee or dependents by employer (Art. II, §1). Agreement for payment of compensation approved by Superior Court, or decree of court in case of disagreement, is enforceable by any suitable process, including execution and contempt proceedings (Art. III, §§1, 6).	Attorneys' contingent fees subject to approval of Superior Court (Art. II, §3).

Minors and incompetent persons.	Adjustment of rights where injury is caused by third party.	Relative liability of principal and sub-contractor.	When assenting employer is liable for damages.
Minor of legal working age deemed sui juris for purposes of Act; but lump sum awarded as compensation to minor may be paid only to legally appointed guardian (§1465-93).			Acceptance of compensation excludes all other rights of action whatsoever against employer (§1465-70, 72); but where injury results from wilful act or non-compliance with statute, etc., by employer or any of his officers or agents, employee may sue for damages (§1465-76). Or if employer in default for insurance premiums, employee has option after injury either to claim compensation under Act or to sue employer for damages, with defenses of assumption of risks, fellow servant's fault and contributory negligence abrogated (§§1465-73, 74). *Zumkehr v. Diamond Portland Cement Co., 23 Ohio Dec. 224; Schaefer v. Cincinnati Bickford Tool Co., 13 Ohio N. P. (N. S.) 553; McWeeny v. Standard Boiler & Plate Co., 210 Fed. 507.*
No time limitation to run against minor dependent or mentally incompetent person while he has no committee, guardian or next friend (Art. V, §7).	Employee injured through negligence of third party not in same employ has option either to take compensation or sue third party for damages. If former choice adopted, he must assign his claim for damages to party liable for compensation; otherwise the latter need pay only the deficiency, if any, between amount recovered and compensation allowed (Art. II, §18).		Compensation is exclusive remedy for injuries covered; but if employer has failed to secure compensation as required, Commission may bring action for damages in behalf of employee, with defenses of fellow servant's fault, assumption of risks and contributory negligence abrogated (Art. II, §2). Right of action for damages in case of injury resulting in death is not affected by Act (Art. VI, §1). With these exceptions, jurisdiction of courts over damage suits against employer is abolished (Art. VI, §2).
Minors of legal working age are deemed sui juris for purposes of Act; but lump sum becoming due to minor remains under control of court (§22). Right of election in behalf of minor under 16 to be exercised by parent or guardian (§11).	If injury occurs away from employer's plant, due to negligence or wrong of third party, employee has option either to claim compensation or sue third party for damages. If first option adopted, cause of action against third party is assigned to State for benefit of Accident Fund. If second, Accident Fund is liable only for any deficiency between recovery against third party and compensation (§12).		If employer electing compensation is in default for insurance premiums after demand, employee has option either to sue for damages as if Act not passed and hold Accident Fund for any deficiency only, or to take compensation and assign cause of action for damages to Commission, in whose suit thereon employer's defenses are abrogated (§24). Between employer's and employee's elections, former is liable as if Act had not been passed (§18).
Notice of rejection to or in behalf of a minor is not valid unless given to or by parent or guardian (§302a). Payments to a minor dependent to be made through guardian (§307).	Where right of action exists against third party, employer is subrogated to employee's right, but only to the extent of compensation payable, and recovery in excess of compensation must be paid to employee (§319).	An employer is liable to an employee hired by another employee or by a contractor in the employer's business, in the absence of notice to the contrary, posted at employer's place of business and copy filed with Bureau (§§203, 302b). Contractor defined (§105).	Where elected, compensation is exclusive remedy for injuries covered as to employee, dependents and next of kin (§303); but if employer fails to comply with requirements as to insuring compensation within 30 days after notice from Bureau, employee has option of claiming compensation or bringing suit for damages as though employer had not accepted Act (§305).
A minor of legal working age is deemed sui juris for purpose of Act, but parent or guardian may give notice of election on behalf of minor, so as to bind the latter (Art. I, §6). Rights accruing to minor or incompetent person may be enforced by conservator or guardian, and no time limitation runs against such person pending appointment of conservator or guardian (Art. II, §16). No costs to be awarded against minor, person under disability or guardian ad litem (Art. III, §6).	Where right of action exists against third party, employee may proceed against latter for damages and look to employer for compensation, but may not recover both. If employer pays compensation, he is subrogated to employee's right of action against third party to extent of compensation paid (Art. III, §21).		Right to compensation is in lieu of all other remedies, at common law or otherwise, for injuries covered (Art. I, §7); but if employer fails to secure compensation as required, employee has option of claiming compensation or suing for damages as though employer had not elected to come under Act (Art. V, §8).

Accident prevention.	Reports required of employer or insurer.	Posting notices.	Contracting out.
	Report to Commission of all accidents resulting in personal injury, within a week after occurrence (§1465-99). Annual report to Commission, in January, on employees, wages, etc. (§§1465-45, 46). Employer's books, records, etc., subject to inspection (§1465-96).	Printed or typewritten notices of compliance with Act must be conspicuously posted by employer at his place or places of business (§1465-71).	Forbidden (§1465-94).
	Employer must report to Commission, on blank forms provided, all accidents resulting in personal injury within 10 days, or at a reasonable time, after occurrence. Any information requested by Commission must be given, and employer's books, records, etc., are subject to inspection by Commission (Art. V, §§2-4).	Printed or typewritten notices of compliance with Act must be conspicuously posted by employer at his place or places of business (Art. III, §2).	Agreements by employees to waive right to compensation, or to contribute to cost of insurance, are void Art. II, §§20, 21). Subject to approval of Commission, employer may provide alternative scheme of compensation or insurance, provided benefits thereunder are not less than under Act. If such a scheme involves contributions by employees, additional benefits must be conferred commensurate with such contributions (Art. III, §1c).
It is the Commission's duty to investigate all cases of employers' failure to provide statutory safeguard, etc., and to report same to prosecuting attorney (§25).	Employer must make immediate report to Commission of accidents. Employer's books, records, etc., subject to inspection (§§29, 30).	Employers engaged in hazardous occupations must post notices stating that they are, or are not, contributors to State Fund (§15). Employers in non-hazardous occupations who elect to come under Act must post printed notices of such election, specifying date when it becomes effective (§31).	
State Workmen's Insurance Board, created by separate enactment, has power to make regulations for prevention of accidents upon premises of subscribers to State Fund (Act No. 340, Laws 1915, §15).	Subscribers to State Fund must furnish Board with sworn statement within a month after termination of their subscription, showing number of employees, amount of pay roll, etc., for preceding year. Such subscriber must also file with Board, within 7 days after knowledge or notice of accident, copy of notice or statement of accident (Act No. 340, Laws 1915, §§18, 20). Commissioner of Insurance may require insurer to file with annual statement a sworn report of its loss experience (Act No. 341, Laws 1915, §4).	To be relieved from liability for compensation to employees of a contractor, employer must conspicuously post notice of intention not to pay such compensation (§302b).	Forbidden (§204).
	Assenting employers are required to report to Commissioner all personal injuries resulting in 2 weeks' incapacity, within 3 weeks after occurrence, or, if fatal, within 48 hours after death is known to employer. This provision does not apply to public utilities which are required to make reports of accidents to Public Utility Commission (Art. VI). Memorandum of agreement for payment of compensation to be filed in duplicate with clerk of Superior Court (Art. VI, §1).	Employer's notice of election must be conspicuously posted at place of employment (Art. I, §5).	Alternative schemes of compensation, insurance, etc., by agreement, permitted, subject to approval of Superior Court, upon condition that they provide benefits as great as those of Act, and, if employees contribute, additional benefits are conferred equivalent to such contributions (Art. IV).

Insurance				
General provisions.	Stock.	Mutual.	State.	Regulation of rates.
All contracts insuring an employer against accidents or the negligence of his employees void unless they also insure to his employees compensation as in Act; and no contract of insurance shall indemnify employer against the willful act or failure of himself or any of his employees to observe safety law, etc. (§1465-101).		Employers are authorized to form mutual associations for payment of compensation, provided their employees are not required or permitted to contribute thereto; but such employers must contribute their pro rata to reserves of State Fund (§1465-69).	State Insurance Fund is established, to be administered by Industrial Commission of Ohio, maintained by assessments upon employers (§§1465-53-55), with expenses of administration paid by State (§1465-102). In lieu of State insurance, employers of sufficient financial ability, or who maintain their own benefit or mutual funds, may elect to pay compensation directly to employees; but in such event they must contribute their pro rata to reserves of State Fund (§1465-69).	Commission has sole power to classify occupations and fix rates for the different classes, based on total pay roll and number of employees in each. Rates are to be readjusted semi-annually, on January 1 and July 1 (§§1465-53-55). Classifications, rates, etc., must be printed for public distribution (§1465-104).
Employer who insures in stock corporation, mutual, reciprocal or inter-insurance association, must file notice thereof with Commission, together with copy of contract or policy. Insurance policy must provide that Commission may enforce it, that notice to employer is notice to insurer, that insolvency of employer does not discharge insurer, and must cover full liability under Act. Policy may be canceled only upon 10 days' notice to employer and Commission (Art. III).	Employer may insure in any stock corporation authorized to transact workmen's compensation insurance in the State (Art. III, §1a).	Employer may insure with any mutual association or by exchanging contracts of indemnity or inter-insurance, under reasonable regulations prescribed by Commission (Art. III, §1a).		State Insurance Board, composed of Insurance Commissioner, State Fire Marshal and third member, is created by separate enactment, to supervise and regulate insurance rates. Insurance companies must file with Board general basis schedules of rates, etc., which are subject to Board's approval and may not be changed except upon 10 days' notice to Board. Company insuring against any liability for which no rate has been filed, must file with Board a schedule of such liability within 30 days after making contract (Ch. 174, Laws of 1915).
			Act creates Industrial Accident Fund, administered by Commission, maintained by assessments on employers and contributions of 1 cent each per day from employees. Where compensation is elected, insurance in Fund is compulsory. When 30% surplus has accumulated, employers and employees are exempted from contribution for a month (§§19, 20).	Rate of assessment on each class of employment is fixed by Act (§19).
Insurance policies must provide for payment directly to employee in case of employer's default. Employer is permitted to insure any designated class or part of his employees or against any particular hazard, but no further limitation of insurer's liability is allowed (Act. No. 341, Laws 1915, §§1-3).		Twenty or more employers having an aggregate of at least 5000 employees, may incorporate mutual liability insurance association; but in case of associations insuring only agricultural employers, minimum number of subscribers to be 200, and number of employees at least 500. Every subscriber is under contingent mutual liability for payment of losses and expenses in excess of association's cash funds, to an amount equal to premium paid for current year. Mutual companies of other states may be licensed to transact business in Pennsylvania when they have a surplus over all liabilities, including unearned premiums, of at least $50,000 (Act No. 342, Laws 1915).	State Workmen's Insurance Fund is created by separate enactment, administered by State Workmen's Insurance Board, with expenses of administration paid by State appropriations until July 1, 1919. Insurance therein is optional. Subscribers, upon filing with Board notice of injury to employee, are discharged from liability for compensation; and Board is subrogated to any rights or defenses available to subscriber (Act No. 340, Laws 1915).	State Fund and every insurance association and corporation insuring compensation must file with Commissioner of Insurance, for his approval, its classification of risks and premiums, together with basis rate and schedule of merit ratings, if any (Act No. 341, Laws 1915, §4). Rates for State insurance are determined by Workmen's Insurance Board (Act No. 340, Laws 1915, §§5-6); and for mutual insurance by directors of association (Act No. 342, Laws 1915, §13).
Insurance policies must provide that notice to employer is notice to insurer; that employee or his dependents shall have first lien on amount thereof; must cover full liability under Act, and are in other respects subject to provisions of Act. Employee may enforce in his own name the liability of insurer to extent of employer's default. If insurer pays compensation or assumes liability therefor, it is subrogated to rights and duties of employer under Act (Art. V).	Employer may insure liability for compensation in any authorized stock company (Art. V, §1).	Employer may insure in any mutual company or association authorized to take compensation risks in the State (Art. V, §1).		

Penalties.	Extra-territorial effect.	Constitutionality.	Miscellaneous provisions.	State Chapter—when effective.
For failure to make annual report to Commission, civil penalty of $500 (§1465-45). For refusal to allow examination of books, records, etc., by Commission, civil penalty of $100 (§1465-96). For failure to report accidents, $500 fine (§1465-99). Person in employ of Commission who divulges business information acquired in course of employment is subject to $100-$500 fine and dismissal (§1465-46). Employer who deducts from wages any portion of premium for insurance, subject to fine of $100 (§1465-94). Employer insuring in State Fund who misrepresents amount of pay roll, liable to State in 10 times the difference between amount of premium paid and what should have been paid (§1465-97).		If any part of Act held unconstitutional, it shall not affect validity of remainder (§1465-106). Constitutionality of Act upheld by Ohio Supreme Court in *State ex rel. Yaple v. Creamer, 85 Ohio State 349; Zumkehr v. Diamond Portland Cement Co., 23 Ohio Dec. 224; Jeffrey Mfg. Co. v. Blagg, 108 N. E. 465, affirmed by U. S. Supreme Court in 235 U. S. 571; Porter v. Hopkins, 109 N. E. 629.*	Compensation schedule under Act not to be considered by jury in suit for damages (§1465-92). No injunction may issue to restrain order of Commission or State officials made in pursuance of Act (§1465-105).	**OHIO.** S. B. 127, Acts 1911, in effect Jan. 1, 1912, as amended by S. B. 48, Acts 1913, in full effect Jan. 1, 1914, and S. B. 28, Acts 1914; construed with S. B. 137, Acts 1913, as amended by S. B. 296, Acts 1913. Incorporated in General Code of Ohio §§871-1 to 871-12 and 1465-37 to 1465-106. References are to Code sections.
Employer's failure to report accident is a misdemeanor, punishable by $500 fine (Art. V, §2). For failure to secure compensation as required, $1 per day for each employee, unless excused by Commission for good cause shown (Art. III, §1). Employer who deducts from employees' wages any portion of insurance cost is guilty of misdemeanor (Art. II, §20). If proceedings before Commission or court are not based on reasonable ground, entire cost thereof to be assessed on party bringing same (Art. II, §14). False statement in claim for compensation is a misdemeanor (Art. V, §6).		If any part of Act is held unconstitutional, it shall not affect the validity of the Act as a whole or any other part thereof (Art. V, §9).	Various presumptions established in favor of employee claiming compensation (Art. II, §11). Benefits accruing to employee from other sources not to affect claim for compensation (Art. II, §20).	**OKLAHOMA.** House Bill 106, Session of 1915, approved March 22, 1915, entitled "Workmen's Compensation Law." Administrative provisions effective July 1, 1915; liability provisions effective September 1, 1915 (Art. VI. §3).
Refusal to report accidents, or to submit books, records, etc., to inspection of Commission, is a misdemeanor, and incurs civil penalty of $100 besides (§30). Wilful failure to install safety device forfeits privilege of reduction in rate of assessment where such right would otherwise exist (§19).			Officer of a corporation who is carried on pay roll at salary not less than average wage of such pay roll, is deemed to be a workman (§14).	**OREGON.** Ch. 112, Laws 1913, approved Feb. 25, 1913; as amended by Ch. 271, Laws 1915. Administrative provisions effective upon ratification by popular vote Nov. 4, 1913; but § 25 as amended, relating to accident prevention, is effective May 24, 1915, and § 19 as amended, establishing a new basis of contribution to State Insurance Fund, and §31 as amended, relating to manner of election in non-hazardous employments, are effective from July 1, 1915 (§§ 2, 5, of Ch. 271, Laws 1915). Liability provisions effective July 1, 1914 (§ 12). Salem Hospital v. Olcott, 136 Pac. 341.
For failure to file statement upon termination of subscription to State Fund, $10 for each day's neglect (Act No. 340, Laws 1915, §19). Insurance Commissioner may revoke license of insurer for violation of insurance regulations (Act No. 341, Laws 1915, §4).	Act does not apply to any accident occurring outside of Commonwealth, irrespective of place where contract of hiring was made (§1).	If any part of Act is held unconstitutional, it shall not affect any other part; except that Articles II and III are declared inseparable (§502). A joint resolution adopted May 19, 1915, ratified by voters Nov. 2, 1915, proposes an amendment to Article III, Section 21, of the State Constitution, so as to authorize the enactment of a compulsory compensation law.		**PENNSYLVANIA.** Act No. 338, Laws 1915; approved June 2, 1915; effective Jan. 1, 1916 (§505); entitled, "Workmen's Compensation Act of 1915." Supplemented by Act No. 339 providing for administration of Act, effective June 2, 1915; Act No. 340 creating State Insurance Fund, effective July 1, 1915; Act No. 341 regulating policies of insurance, effective Jan. 1, 1916; Act No. 342 authorizing mutual liability insurance, effective June 2, 1915; Act No. 343 exempting domestic servants and farm laborers, effective Jan. 1, 1916.
Employer who withholds or delays payment of compensation on account of benefits received by employee from other sources subject to fine of $500 or year's imprisonment or both (Art. II, §14). Failure to report accidents is a misdemeanor, punishable by $50 fine (Art. VI, §2). Disclosure of contents of confidential report, made by employer is a misdemeanor, punishable by $100 fine and dismissal from office (Art. VI, §5).		If any section of Act is declared unconstitutional, it shall not affect validity of any other portion which can be given reasonable effect without invalid section (Art. VII, §4).		**RHODE ISLAND.** Ch. 831, Laws 1912, effective Oct. 1, 1912; as amended by Chs. 936 and 937, Laws 1913, effective Apr. 30, 1913, and Ch. 1268, Laws 1915, effective July 1, 1915.

System provided for.	If elective			State Chapter—when effective.
	How elected (1) by employer (2) by employee.	How election changed (1) by employer (2) by employee.	Alternative liability (1) if employer does not elect (2) if employer elects and employee does not.	
Compensation with State or other insurance, elective as to employer (Pt. I, §§3-4). Supervised by "Industrial Accident Board" (Pt. II).	(1) By becoming subscriber to Texas Employees' Insurance Association, or insuring in some authorized insurance company and giving printed or written notice to employees (Pt. III, §§19-20; Pt. IV, §§1, 2). (2)	(1) By written or printed notice to Board and to employees on or before day on which insurance policy expires (Pt. III, §20). (2)	(1) Defenses of assumption of risks and fellow servant's fault abrogated, and defense of contributory negligence modified (Pt. I, §§1, 4). *Memphis Cotton Oil Co. v. Talbert, 171 S. W. 309.* (2)	**TEXAS.** Ch. 179, Laws 1913. Approved Apr. 16, 1913. In effect Sept. 1, 1913 (Pt. IV, §6).
Compensation, elective, with insurance or security (§§1, 45). Supervised by Industrial Accident Board of three members (§§28-30). Modeled after the Uniform Workmen's Compensation Act (§63). No State insurance.	(1)-(2) Acceptance of Act by employer and employee is presumed in the absence of written notice to the contrary from either party to the other and to Board, prior to accident or, in case of contracts of hiring made after July 1, 1915, at time of hiring (§1).	(1)-(2) Either party may terminate agreement of acceptance upon 60 days' written notice to the other and to Board prior to accident (§1).	(1) Defenses of assumption of risk, fellow servant's fault and contributory negligence abrogated (§2). (2) Defenses remain (§3).	**VERMONT.** Ch. 164, Acts of 1915; approved April 1, 1915; entitled Vermont Workmen's Compensation Act. Administrative provisions effective from date of passage; liability provisions effective July 1, 1915. Repeals No. 97, Acts of 1910 (§§64-67).
State-managed insurance, compulsory (§6604-4). Administered by "Industrial Insurance Department," of three Commissioners (§§6604-21-24).				**WASHINGTON.** Ch. 74, Laws 1911, approved Mar. 14, 1911; effective Oct. 1, 1911 (§6604-4). As amended by Ch. 148, Laws 1913, and Ch. 188, Laws 1915. Incorporated in Remington & Ballinger's Annotated Codes and Statutes of Washington, §§6604-1 to 6604-32.
Compensation, elective, with State insurance or proof of financial responsibility and bond or other security (§§22-24, 54). Administered by State Compensation Commissioner, superseding Public Service Commission (§§1-17).	(1) Employer elects by posting notice at place of business (§23). (2) Employee is deemed to have elected if he remains in service of employer after notice of latter's election (§22).		(1) Defenses of assumption of risk, fellow servant's fault, contributory negligence and that injury was due to negligence of one whose duties are prescribed by statute, are abrogated (§26). (2) Assenting employer is relieved from liability for damages to employees who remain in his service after notice of employer's election (§§22, 54).	**WEST VIRGINIA.** Ch. 10, Laws 1913, approved Feb. 22, 1913; effective Oct. 1, 1913. As amended by Ch. 9, Laws 1915 (Regular Session) and by Ch. 1, Laws 1915 (Extraordinary Session).
Compensation, with insurance or proof of financial responsibility, elective; but compulsory as to State, counties, etc. (§2394-4). Supervised by Industrial Commission (§2394-13). No State insurance.	(1) Beginning Sept. 1, 1913, every employer of four or more employees, except farmers and railroad companies, is presumed to have elected to come under Act, unless prior to that date he has filed a notice to the contrary with Commission. Employer commencing business after Sept. 1, 1913, may file such notice prior to becoming an employer of four or more. Any other employer may elect to come under Act by filing statement to that effect with Commission (§2394-5). (2) If employer is subject to Act, same is presumed as to employee, in absence of written notice to the contrary served on employer at time of hiring or within thirty days after employer's election (§2394-8). *Minn., St. P. & S. Ste. Marie R. Co. v. Ind. Commission, 141 N. W. 1119; Johnson v. Nelson, 150 N. W. 620.* As to employees of railroad companies within the State, affirmative election on both sides is necessary to bring them under the Act (§2394-8 [3]).	(1) An affirmative election to come under the Act binds employer for succeeding year and until July 1 following, and thereafter for successive periods of one year each unless employer files written notice of withdrawal with Commission at least thirty days prior to July 1 (§2394-5). (2)	(1) If employer has four or more employees (other than farm labor) in common employment, defenses of assumption of risks, fellow servant's fault and contributory negligence, unless wilful, abrogated. If employer has less than four employees, defense of assumption of risks alone abrogated (§2394-1 [1]). *Cavanaugh v. Morton Salt Co., 152 Wis. 375.* (2) Defenses remain (§2394-1 [2]). *Tallman v. Chippewa Sugar Co., 143 N. W. 1054; Karny v. Northwestern Malleable Iron Co., 151 N. W. 786.*	**WISCONSIN.** Originally Ch. 50, Laws 1911, approved May 3, 1911. Alternative liability provisions in force from date of passage; compensation provisions effective Sept. 1, 1911. As reenacted with amendments, by Ch. 599, Laws 1913, effective June 30, 1913, except that presumption of employers' election and liability to employees of contractor, etc., dates from Sept. 1, 1913 (§§2394-5, 6). As further amended by Chs. 121, 241, 316, 369, 378, 462 and 582, Laws 1915. Supplemented by Ch. 362, Laws 1915. References are to Code sections.

Employments covered.	Employment in interstate commerce.	Injuries covered.	Notice of injury and claim for compensation.	Waiting period.	State Chapter—when effective.
All in the usual course of the trade, business, etc., of employer, except casual, domestic service, farm labor, by a railway, in a cotton gin, or by an employer with not more than 5 employees (Pt. I, §2, and Pt. IV, §1).		Personal injuries sustained in the course of employment (Pt. I, §§3, 1).	Notice must be given insurer or employer as soon as practicable after injury. Claim, within six months after injury, death or removal of mental or physical incapacity (Pt. II, §4a).	First week of incapacity. Compensation begins 8th day after injury (Pt. I, §6).	**TEXAS.** Ch. 179, Laws 1913. Approved Apr. 16, 1913. In effect Sept. 1, 1913 (Pt. IV, §6).
All, public and private, except casual or not for purpose of employer's trade or business, public officials, domestic servants or those whose remuneration exceeds $1,500 yearly. Presumption of acceptance does not extend to employers who regularly employ only ten or less, but they may accept Act by notice to the Board (§§4, 5, 58a, b, e).	Act affects liability of employers to employees engaged in interstate or foreign commerce only so far as permissible under Federal laws (§56).	Personal injuries by accident arising out of and in course of employment, unless caused by employee's wilful intention to injure himself or another, by intoxication or failure to use safety appliance (§§4, 6, 58d). Not to include disease except as it results from injury (§58d).	Written notice giving certain particulars must be served on employer as soon as practicable after injury, unless employer had knowledge thereof. Inaccuracy or delay in giving notice no bar to recovery unless employer prejudiced thereby. Claim must be made within six months after injury or death, unless payments have been voluntarily made within that time (§§23-26).	First fourteen days of disability; payments begin on the fifteenth day (§§15-16).	**VERMONT.** Ch. 164, Acts of 1915; approved April 1, 1915; entitled Vermont Workmen's Compensation Act. Administrative provisions effective from date of passage; liability provisions effective July 1, 1915. Repeals No. 97, Acts of 1910 (§§64-67).
All extra hazardous employments, enumerated, public or private, to which may be added other employments, by decision of Department (§§6604-2, 17). Employers and employees in other occupations may come under Act by joint election (§6604-19). *Wendt v. Ind. Ins. Commission, 141 Pac. 311; Hillestad v. Ind. Ins. Commission, id. 913; Guerrieri v. Ind. Ins. Commission, 146 Pac. 608.*	Act applies to employers and workmen engaged in intra-state and also in interstate or foreign commerce, for whom rule of liability or method of compensation established by Congress, only to extent that their mutual connection with intra-state work is clearly distinguishable from interstate or foreign commerce; but any such employer and his workmen working only within State may, with approval of Department, and if not forbidden by Congress, voluntarily accept provisions of Act (§6604-18). *Stolt v. Pacific S. S. Co., 205 Fed. 169; Thomson v. Columbia & Puget Sd. R. R. Co., id. 205.*	Personal injuries sustained while upon premises or at plant, or, in course of employment, away from plant of employer, unless deliberately self-inflicted. Contraction of disease not deemed an injury (§§6604-3, 5, 6). *Wendt v. Ind. Ins. Commission, 141 Pac. 311; Zoppala v. Ind. Ins. Commission, 144 Pac. 54.*	Injured employee or his representative must report accident forthwith to employer or foreman (§6604-14). Application for compensation, with attendant physician's certificate, and, in case of death, with proof of same, must be filed with Department within one year after injury or accrual of right (§6604-12).	None. But no compensation payable unless loss of earning power exceeds 5% (§6604-5d).	**WASHINGTON.** Ch. 74, Laws 1911, approved Mar. 14, 1911; effective Oct. 1, 1911 (§6604-4). As amended by Ch. 148, Laws 1913, and Ch. 188, Laws 1915. Incorporated in Remington & Ballinger's Annotated Codes and Statutes of Washington, §§6604-1 to 6604-32.
All employments within the State in any form of industry or business for profit, except casual, domestic or agricultural service, traveling salesmen, members of a firm or officers, managers, etc., of a corporation (§9).	Act applies to employer engaged in interstate or foreign commerce only to extent that his connection with work within the State is clearly distinguishable from his interstate work. Such employer and his employees may, with approval of Commissioner, accept provisions of Act on account of work done only within the State, which binds them irrevocably (§52).	Personal injuries sustained within the State in the course of and resulting from employment (§25), unless self-inflicted or due to wilful misconduct, disobedience or intoxication (§28). Special restrictions as to hernia (§25).	Application for compensation must be made within six months after injury or death. Proof of dependency must be filed with Commissioner within nine months after death (§39).	First week of disability (§30).	**WEST VIRGINIA.** Ch. 10, Laws 1913, approved Feb. 22, 1913; effective Oct. 1, 1913. As amended by Ch. 9, Laws 1915 (Regular Session) and by Ch. 1, Laws 1915 (Extraordinary Session).
All public, except as officials, and all private, except casual or not in usual course of trade, business, etc., of employer (§2394-7), or by a steam railroad engaged within the State as common carrier, except by mutual agreement (§2394-8). *City of Superior v. Ind. Commission, 152 N. W. 151.*	Act does not extend to steam railroads operating as common carriers while engaged in interstate commerce (§2394-8 [3]).	Personal injuries sustained in performing service growing out of and incidental to employment if proximately caused by accident and not intentionally self-inflicted (§2394-3). *Nekoosa-Edwards Paper Co., v. Ind. Comm., 141 N. W. 1013; Milwaukee v. Althoff, 145 N. W. 238. Hoenig v. Ind. Commission, 150 N. W. 996; Milwaukee Western Fuel Co. v. Ind. Commission, id. 998; Milwaukee Coke & Gas Co. v. Ind. Commission, 151 N. W. 245; City of Milwaukee v. Ind. Commission, id. 247; Northwestern Iron Co. v. Ind. Commission, 152 N. W. 416.*	Written notice, stating prescribed particulars, must be served on employer within thirty days after injury. Payments within thirty days excuse notice. Failure to give notice, or defect therein, does not bar compensation unless employer is misled thereby. In absence of notice or payment within two years, right to compensation is barred (§2394-11). *City of Milwaukee v. Ind. Commission 151 N. W. 247.*	First week of disability. Compensation begins 8th day after disability, but if incapacity lasts more than four weeks, compensation is payable from first day (§2394-9 [2]).	**WISCONSIN.** Originally Ch. 50, Laws 1911, approved May 3, 1911. Alternative liability provisions in force from date of passage; compensation provisions effective Sept. 1, 1911. As reenacted with amendments, by Ch. 599, Laws 1913, effective June 30, 1913, except that presumption of employers' election and liability to employees of contractor, etc., dates from Sept. 1, 1913 (§§2394-5, 6). As further amended by Chs. 121, 241, 316, 369, 378, 462 and 582, Laws 1915. Supplemented by Ch. 362, Laws 1915. References are to Code sections.

Medical and surgical aid.	Compensation for			State Chapter—when effective.
	Total disability.	Partial disability.	Death.	
Association must furnish reasonable medical aid, etc., when needed during first week of injury. For failure to do so, liable for reasonable expenses thereof, provided notice of injury given (Pt. I, §7).	60% of average weekly earnings, max. $15, min. $5 weekly; max. period 400 weeks (Pt. I, §10).	60% of average loss of earning power, max. $15 weekly; max. period 300 weeks. Special schedule of additional compensation for loss of certain members, etc. (Pt. I, §§11, 12).	60% of average weekly earnings, max. $15, min. $5 weekly, max. period 360 weeks, to be distributed according to laws governing distribution of other property of deceased persons. If no legal beneficiaries or creditors, expenses of last sickness, plus funeral benefit of not over $100. If creditors only, Association liable for amount not exceeding that which otherwise would have been due beneficiaries (Pt. I, §§8, 9).	**TEXAS.** Ch. 179, Laws 1913. Approved Apr. 16, 1913. In effect Sept. 1, 1913 (Pt. IV, §6).
During first fourteen days of disability, employer must furnish reasonable surgical, medical and hospital services, max. $75. Liability therefor is limited to charges prevailing in community for similar treatment of persons of like standard of living (§14).	If permanent, 50% of average weekly wages, max. $12.50, min. $3, weekly, max. period 260 weeks, including period of partial disability payments, if any. If temporary, same rate, max. $12.50, min. $3 or full wages, weekly, max. period 26 weeks; but in special cases the Board may order payments to continue for an additional period not to exceed 52 weeks (§15).	50% of average loss in employer's earning power, max. $10 weekly, max. period 5 years. Special schedule of compensation for loss of certain members, etc. (§16). Diminished ability to obtain employment owing to disfigurement may be held to constitute partial disability (§58g).	If death results from injury within two years, in all cases, burial expenses, max. $75. In addition, from 15 to 45 per cent. of average weekly wages, according to number and kinship of dependents and measure of dependency, max. amount $3,500, max. period 260 weeks in case of widow, widower or child, otherwise 208 weeks (§§10, 12). In computing death benefits, average weekly wages deemed to be not more than $25 nor less than $5 (§13).	**VERMONT.** Ch. 164, Acts of 1915; approved April 1, 1915; entitled Vermont Workmen's Compensation Act. Administrative provisions effective from date of passage; liability provisions effective July 1, 1915. Repeals No. 97, Acts of 1910 (§§64-67).
	If permanent, $20 monthly if unmarried; $25 if employee has wife or invalid husband, $15 if husband is not invalid; $5 additional for each child under 16 years; total max. $35 monthly. If temporary, above payments increased 50% during first 6 months; max. 60% of monthly wage. If employee dies during period of permanent total disability, whatever the cause of death, $20 monthly to widow or invalid husband till death or remarriage, with $5 additional for each child under 16, or $10 if child is orphan; max. $35 monthly (§6604-5b, c, d).	If permanent, lump sum proportioned to extent of injury, as determined by Department; max. $1,500 and, if injured employee is an unmarried minor, a lump sum of 10% of award to parents in addition. But no compensation to be paid unless loss of earning power exceeds 5%. Permanent partial disability defined (§6604-5d, f). *Sinnes v. Daggett, 142 Pac. 5.*	In all cases, burial expenses, max. $75. If surviving widow or invalid widower, $20 monthly for life (or until remarriage), with $5 monthly additional for each child under 16 years; total max. $35 monthly. Lump sum of $240 to widow upon remarriage. If orphan child or children under 16 years, $10 monthly to each; total max. $35 monthly. If other dependents, 50% of average monthly support actually received by them, max. $20 monthly, during dependency. If deceased was unmarried minor, $20 monthly to parents until time deceased would have reached 21 (§6604-5a). *Boyd v. Pratt, 130 Pac. 371.*	**WASHINGTON.** Ch. 74, Laws 1911, approved Mar. 14, 1911; effective Oct. 1, 1911 (§6604-4). As amended by Ch. 148, Laws 1913, and Ch. 188, Laws 1915. Incorporated in Remington & Ballinger's Annotated Codes and Statutes of Washington, §§6604-1 to 6604-32.
Unless employee is entitled to treatment from some other source, Commissioner must pay from State Fund for such medical, surgical or hospital treatment, etc., as may reasonably be required, max. $150, except that in certain cases of permanent disability, max. may be $300 (§27). Similar obligation imposed on employers paying compensation directly (§54).	If permanent, 50% of average weekly wage, max. $8, min. $4, weekly, to continue until death; if temporary, same rate, max. $10, min. $5, weekly, max. period 26 weeks, but for certain specified injuries, 52 weeks (§31).	If temporary, 50% of loss of earning power, max. $10 weekly, max. period 26 weeks, but for certain specified injuries, 52 weeks. If permanent, 50% of average weekly wage for period ranging from 30 weeks to life, according to extent of disability, max. $8, min. $4, weekly (§31).	If death occurs within 26 weeks after injury, to dependent parent of single minor, 50% of weekly wage, max. $8, until deceased would have reached age 21. To widow or invalid widower, $20 monthly until death or remarriage; plus $5 for each child under age of lawful employment, total max. $35 monthly. To orphan children under 15 years, $10 monthly for each, max. $30 monthly. Other total dependents, 50% of average monthly support during preceding year until 6 years after injury, max. $20 monthly. To partial dependents, 50% of monthly support for such portion of 6 years as Commissioner may determine, max. $20 monthly. In addition, funeral expenses in all cases, max. $75 (§§29, 33).	**WEST VIRGINIA.** Ch. 10, Laws 1913, approved Feb. 22, 1913; effective Oct. 1, 1913. As amended by Ch. 9, Laws 1915 (Regular Session) and by Ch. 1, Laws 1915 (Extraordinary Session).
Employer must furnish such medical aid, etc., including crutches and apparatus, as required at time of injury and thereafter during disability; max. period ninety days. For failure to do so, he is liable for expense thereof (§2394-9 [1]). Commission is authorized to pass upon reasonableness of medical and hospital bills (§2394-15 [2]). *Milwaukee v. Miller, 144 N. W. 188.*	65% of average weekly earnings during disability; max. period fifteen years; if nurse is required, rate to be increased to 100% after first ninety days; but aggregate indemnity for single accident is subject to max. of six times average annual earnings if permanent, or four times average annual earnings if temporary (§2394-9).	65% of wage loss; but aggregate indemnity for injury caused by single accident is subject to max. of four times average annual earnings, max. period fifteen years. Special schedule for loss of certain members, etc. Special provisions where disabled employees are over specified ages; also where injury is caused by failure of employer or employee to obey statute, safety rules, etc. (§2394-9). *Mellen Lumber Co. v. Ind. Comm., 149 N. W. 187; International Harvester Co. v. Ind. Commission, 147 N. W. 53; City of Milwaukee v. Ritzow, 149 N. W. 480; Northwestern Fuel Co. v. Leipus, 152 N. W. 856.*	(1) To total dependents, where death is proximate result of injury, (a) if employee was permanently totally disabled, 4 times average annual earnings, but not so as to exceed 6 times average annual earnings, including disability payments; (b) if not so disabled, 4 times average annual earnings, including disability payments. Where death not proximately due to injury, (a) if accident caused permanent total disability, compensation is same as if it had caused death: (b) if it caused permanent partial disability, such benefit as fairly represents proportionate extent of loss of earning power. (2) To partial dependents, benefit not to exceed four times amount devoted by deceased to their support during preceding year, or, in special cases, such sum as Commission may deem just. Payments to be made in weekly instalments equal to 65% of weekly earnings, unless otherwise ordered by Commission. If no dependents, and accident proximately causes death, reasonable expense of burial, max. $100 (§2394-9). *City of Milwaukee v. Ritzow, 149 N. W. 480; Milwaukee Coke & Gas Co. v. Ind. Commission, 151 N. W. 245; City of Milwaukee v. Ind. Commission, id. 247.*	**WISCONSIN.** Originally Ch. 50, Laws 1911, approved May 3, 1911. Alternative liability provisions in force from date of passage; compensation provisions effective Sept. 1, 1911. As reenacted with amendments, by Ch. 599, Laws 1913, effective June 30, 1913, except that presumption of employers' election and liability to employees of contractor, etc., dates from Sept. 1, 1913 (§§2394-5, 6). As further amended by Chs. 121, 241, 316, 369, 378, 462 and 582, Laws 1915. Supplemented by Ch. 362, Laws 1915. References are to Code sections.

Effect of previous disability.	Average wages—how computed.	Who are dependents.	Non-resident alien beneficiaries.	Employers' or insurers' rights to examinations.
	Average weekly wages to be 1-52 of earnings for 12 calendar months previous; but if employee lost more than two weeks in that time, year's earnings to be divided by number of weeks actually employed. If this method impracticable, Board may adopt any other which seems fair (Pt. IV, §1).	Benefits not limited to dependents but payable to "legal beneficiaries" or creditors (Pt. I, §§8-9).		Board may require medical examination, at reasonable times and places, as often as it may reasonably order. Employee may have own physician present. Refusal to submit forfeits right to compensation for period of continuance (Pt. II, §4).
	Average weekly wages to be computed in manner best calculated to give average weekly earnings during preceding year, but if wages at time of injury were higher than formerly during year, only such higher wages to be considered. If such method is impracticable, regard may be had to average wages of another in same locality and class of employment (§17). Wages to include market value of board, lodging, etc., which can be estimated in money, but not special expenses advanced in connection with employment (§58b).	Dependents are limited to widow, widower, parent or grandparent, wholly or partly dependent on deceased at time of injury, and to grandchild, brother or sister under 18 or incapable of self-support and wholly dependent on deceased. Child under 18 or incapable of self-support and unmarried is deemed a dependent, whether actually dependent on deceased or not (§§11, 59).		Injured employee must submit himself for medical examination at reasonable times and places, if requested by employer or ordered by Board. Employee may have his own physician present. Refusal to submit forfeits right to compensation for period of continuance (§§22, 23).
In case of further injury to employee previously disabled, future compensation to be adjusted with regard to combined effect of injuries and past compensation (§6604-5g).	Monthly wage to be daily wage multiplied by 26 (§6604-5d).	Dependents are limited to spouse and children under sixteen and to certain relations wholly or partly dependent upon employee at time of accident (§6604-3).	Non-resident alien dependents are excluded from benefits of the Act, except father and mother and where otherwise provided by treaty (§6604-3).	Injured employee must submit to medical examination, from time to time, at convenient place, if requested by Department. Refusal to submit forfeits right to compensation for period of continuance. If employee persists in unsanitary or injurious practices tending to retard recovery, or refuses to submit to medical or surgical treatment reasonably essential to recovery, Commission may reduce or suspend compensation (§6604-13).
	Average weekly wages for reasonable time prior to injury to be taken as basis upon which to compute benefits (§37).	Dependents limited to widows, invalid widowers, children, parents and grandparents wholly or partially dependent on employee at the time of injury (§§33f-36).	Non-resident alien beneficiaries entitled to compensation are limited to widow, invalid widower, child under fifteen, invalid child over fifteen or posthumous child, wholly or partly dependent on deceased at the time of injury (§33f). Non-resident aliens may be represented by consular officers of their respective countries (§39).	Physical examinations are subject to reasonable and proper rules established by Commissioner (§8). Examinations for hernia subject to special regulations (§25).
Previous disability is not to preclude compensation for a later injury; but in such a case, average annual earnings are to be computed as of the time of the later injury (§2394-10 [1d]).	Average weekly wages to be 1-52 of average annual earnings; latter to be 300 times average daily wage in same employment for preceding year. If not employed in same occupation for substantially whole of year, average daily wage of another in same grade of employment and locality to be taken as basis of computation. If this method not fairly applicable, wages may be computed with regard to special circumstances. Annual earnings to be taken at max. $1,250, min. $500 for employees on railroad, and max. $750, min. $375 for others. If employee is a minor and permanently disabled, weekly earnings to be reckoned on basis of probable earnings after reaching majority (§2394-10).	Certain persons conclusively presumed totally dependent. In other cases dependency is determinable according to facts at time of accident. Dependents limited to members of family, spouse (including unmarried divorcee) and certain near blood relations. Rights become fixed at time of accident, irrespective of subsequent change in conditions (§2394-10 [3-6]). *Northwestern Iron Co. v. Ind. Comm., 142 N. W. 271.*	No person is to be excluded as a dependent who is a non-resident alien (§2394-10 [5]).	Injured employee must submit to medical examination, from time to time, at written request of employer. Employee may have his own physician present. Refusal to submit suspends right to compensation, and, if after order of Commission, forfeits such right for period of continuance (§2394-12).

How compensation settled and disputes determined.	Right of appeal.	Modification of agreements and awards.	Commutations.	Lien or preference for compensation.
By agreement. Or by Board, unless either party objects, in which case by suit in court (Pt. II, §5).			In case of death or permanent disability, liability may be redeemed by a lump sum payment, by agreement, subject to approval of Board (Pt. I, §15).	
Compensation may be fixed by agreement between employer and employee, subject to approval by Board. In case of disagreement, either party may apply to Board for a hearing, and Board must make award within six months from date of hearing (§§31-32).	Within 10 days after award, either party may appeal to County Court under §§1652-1653 of the Public Statutes, with right of trial by jury under rules prescribed by Superior Judges. If no such appeal is taken within time limit prescribed, either party may within 5 days thereafter appeal to Supreme Court to review questions of law certified to Court by Board (§§35-37).	Upon application of any party, on the ground of a change in conditions, Board may at any time, but not oftener than once in six months, review agreement or award, and thereupon end, diminish or increase compensation, except where a lump sum has been awarded (§34).	Board may, upon application of either party, authorize payments to be made monthly or quarterly instead of weekly. If deemed for best interest of all parties, liability of employer may be discharged in whole or part by payment of lump sum or sums to be fixed by Board. Board may order such sum paid to trustee for benefit of claimant (§§19-21).	Right of compensation has the same preference or priority against employer's assets as is allowed by §2657 of the Public Statutes (§43).
All questions relating to compensation are determined by Department (§§6604-12, 20, 24). *Sinnes v. Daggett, 142 Pac. 5; Zoppala v. Ind. Ins. Commission, 144 Pac. 54.*	Within 20 days after Department's decision any party aggrieved may, upon notice to Department, appeal to Superior Court as to matters not discretionary with Department. Procedure on appeal is informal and summary. Appeal from judgment of Superior Court as in other civil cases (§6604-20). *Sinnes v. Daggett, 142 Pac. 5; Zoppala v. Ind. Ins. Commission, 144 Pac. 54.*	In case of subsequent aggravation, diminution or termination of disability, Department, upon application of beneficiary or upon its own motion, may modify or terminate payments (§6604-5h).	In case of death or permanent total disability, upon application of and agreement with beneficiary, or, in any case, if beneficiary removes or resides out of State, Department may convert payments to lump sum, not exceeding $4,000 (§§6604-5j, 7).	In case of employer's insolvency, the State's claim for premiums due is a claim prior to all other claims except taxes (§6604-8).
Commission has full power to determine all questions relating to compensation (§43).	Within 60 days after decision of Commissioner, claimant may appeal to Supreme Court of Appeals in case decision denies claim on ground going to basis of right (§43).	Commissioner has continuing jurisdiction over each case, and may, from time to time, make such modifications therein as may be justified (§40).	Under special circumstances Commissioner may commute periodical benefits to one or more lump sum payments (§41). In case of employer making payments directly, if possible to compute present value of future payments, Commissioner may permit or require amount thereof to be paid into State Fund, in trust for claimant, whereupon employer is discharged (§54).	
Terms of compensation may be settled by agreement or compromise, subject, however, to review by Commission within one year; or by Commission, upon written application of either party (§2349-15-16-17). *International Harvester Co. v. Ind. Commission, 147 N. W. 53; Odenberg v. Ind. Commission, 150 N. W. 444; Hoenig v. Ind. Commission, id. 996; Milwaukee Western Fuel Co. v. Ind Commission, id. 998; Voelz v. Ind. Commission, 152 N. W. 830.*	Commission's findings of fact are conclusive in absence of fraud; but any party aggrieved may, within twenty days after award, bring action in Circuit Court of Dane County to review Commission's award on certain prescribed grounds (§2394-19). Further appeal lies to Supreme Court (§2394-21). *International Harvester Co. v. Ind. Commission, 147 N. W. 53; Hoenig v. Ind. Commission, 150 N. W. 996; Milwaukee Western Fuel Co. v. Ind. Commission, id. 998; Milwaukee Coke & Gas Co. v. Ind. Commission, 151 N. W. 245; City of Milwaukee v. Ind. Commission, id. 247; Heileman Brewing Co. v. Schultz, 152 N. W. 446; Voelz v. Ind. Commission, id. 830.*	Any compromise of claim is subject to review by Commission within one year (§2394-15). Commission may, on its own motion, modify award within ten days on the ground of mistake (§2394-17).	At any time after six months, Commission may order payment in gross or in any manner it may determine to be best for interests of parties (§2394-5 [5]). Employer may deposit present value of future payments, discounted at 3%, with designated trustee, or may purchase annuity in designated insurance company and thereby be relieved from liability (§2394-28).	Compensation is preferred over unsecured debts of employer, but not so as to impair lien of judgment on award (§2394-24 [1]).

Assignments and exemptions.	How compensation is secured.	Method of payment and proceedings to collect.	Attorneys' liens and fees, etc.
Compensation is exempt from garnishment, attachment and all other suits or claims, as are current wages (Pt. I, §3).	Assenting employer is required to insure in Texas Employers' Insurance Association or any authorized insurance company (Pt. III, Pt. IV, §§1-2).	Compensation is paid by Association or other insurer to employee or beneficiary (Pt. I, §§8-12; Pt. IV, §2).	
Claim for compensation is not assignable and is exempt from claims of creditors (§44).	Private employers must secure the payment of compensation by insuring in any authorized corporation, by obtaining guarantee insurance through any authorized company, by depositing with State Treasurer a surety bond or other satisfactory security, or by satisfying the Board as to their financial responsibility (§45). Insurance is optional with municipalities (§53).	Compensation is payable directly to employee or dependents by employer or insurer (§§10, 15-16). Upon the filing of a certified copy of award or memorandum of agreement approved by Board, County Court must render judgment in accordance therewith, which has the same effect as other judgments of Court (§38).	Claims of attorneys for services are subject to approval of the Board (§44).
A claim for compensation is not assignable prior to issuance and delivery of warrant therefor; nor subject to be taken in execution or attached or garnished or to pass to any other person by operation of law (§6604-10).	By compulsory State insurance (§6604-4).	Application must be made to Department, together with certificate of attending physician and, in case of death, with proof of claimant's relationship (§6604-12). Compensation is payable out of State Fund upon vouchers transmitted to State Auditor by Department (§6604-26).	Attorneys' fees on appeal must be reasonable, and are to be fixed by Court. If Department's decision is reversed or modified, such fees and other costs are to be paid out of administration fund (§6604-20). In action by State to recover insurance premiums due, reasonable attorney's fee to be allowed as costs (§6604-8). Fees of medical witnesses limited to $10 a day for each (§6604-25).
Benefits before payment are exempt from all claims of creditors and from attachment or execution; and payable only to or for beneficiary specified (§42). Commissioner may, however, order repayment of any advances for necessaries made by any person (§38).	By state insurance; employers being required to pay 2 months' premiums in advance (§§19, 24). In lieu of such insurance, employers may elect to pay compensation directly, upon proof of financial responsibility, with bond or other security as required by Commissioner (§54).	Where employer contributes to State Fund, compensation is paid by Commissioner out of that fund (§25). Where employer makes payments directly, Commissioner may require payment of lump sum into State Fund, which discharges employer, and payments are then assumed by State Fund (§54).	No fees or expenses are payable out of any compensation award. On appeal, court must allow reasonable fee, maximum $100, as costs to claimant's attorney against unsuccessful party. (§43).
A claim for compensation is not assignable and cannot be taken for debts of party entitled thereto (§2394-23).	Assenting employer must insure compensation in some authorized company, unless exempted therefrom by Commission upon proof of financial ability. If compensation award is for a period of six months or more, Commission may require employer to purchase annuity therefor or to furnish satisfactory bond for payment (§2394-24 [1a, 2]). State, county or municipality may require a bond from a contractor for protection against compensation to employees of latter (§2394-7 [1]).	Compensation is payable directly by employer to employee or dependents in weekly instalments, same as wages (§2394-9 [2]). Upon presentation of certified copy of award, Circuit Court must render judgment against employer accordingly, which has the same effect as though rendered in an action (§2394-18). Where award is against county, city, etc., an order is to be drawn against the treasury within twenty days after filing award with proper clerk or, in case of appeal, within ten days after filing certified copy of judgment (§2394-18a). During life of employee, no dependent is to be deemed a party in interest to any proceeding for collection of compensation (§2394-10 [6]).	Unless previously authorized by Commission, no lien is to be allowed for contingent attorney's fee exceeding 10% of compromise, judgment, award or collection (§2394-22).

Minors and incompetent persons.	Adjustment of rights where injury is caused by third party.	Relative liability of principal and sub-contractor.	When assenting employer is liable for damages.
Rights accruing to minor or incompetent person may be enforced by guardian or next friend in his behalf (Pt. I, §13).		Association or insurer is liable for compensation to employees of contractor or sub-contractor engaged by principal, but entitled to indemnity from immediate employer. Does not apply to contracts outside of trade or business of principal (Pt. II, §6; Pt. IV, §2).	Where employer is subscriber to Association or is insured as required, compensation is the exclusive remedy for injuries covered; except that where injury is fatal and due to wilful act or omission or gross negligence of employer, latter is liable for exemplary damages (Pt. I, §§3, 5). If employer electing to pay compensation is required to pay damages, insurer must reimburse him for full amount, with costs of action, provided insurer had notice and opportunity to defend suit (Pt. III, §21; Pt. IV, §2).
Notice of election by or to minors must be given through parent or guardian (§1). Compensation for insane persons must be paid to guardian (§13). No limitation of time shall run against mentally incompetent or minor dependent so long as he has no guardian (§27).	Where right of action exists against third party, employee may either claim compensation or sue third party for damages. If former choice is adopted, employer or insurer is subrogated to employee's rights against third party, but any damages recovered in excess of compensation must be paid to employee, less costs of action (§8).	Employer is liable for compensation to employees of independent contractor engaged on premises of which employer is the owner or lessee (§38a).	Right to compensation excludes all other remedies of employee, dependents, next of kin, etc., at common law or otherwise, on account of injury (§§1 7).
A minor of legal working age is deemed sui juris for purposes of Act; but a lump sum awarded as compensation remains within probate jurisdiction of courts (§6604-6). *Hillestad v. Ind. Ins. Commission, 141 Pac. 913.*	Where right of action exists against third party for injury sustained away from employer's plant, employee has option to claim compensation or sue third party for damages. If former alternative is chosen, cause of action against third party is assigned to State; otherwise, Accident Fund is liable only for deficiency, if any, between recovery and compensation (§6604-3).	Where public work is done by contract, payments into Accident Fund are to be made out of treasury of State, county, etc., but latter is to be reimbursed by contractor, and he, in turn, by his sub-contractor, if any. In private work, contractor is primarily liable for such payments, and owner of property affected by contract is to be surety therefor (§6604-17).	If injury is caused by deliberate intention of employer, employee is entitled to compensation and also to excess damages (§6604-6). Where employer is in default for premiums after demand, employee has option either to take compensation or sue for damages under law as before passage of Act, and hold Accident Fund for any deficiency only. If former choice is adopted, his cause of action is assigned to State, and in action thereon defenses are abrogated or modified (§6604-8). *Peet v. Mills, 136 Pac. 686; The Fred. E. Sander, 208 Fed. 724; 212 Fed. 545; Barrett v. Grove Harbor Comm'l Co., 209 Fed. 95; Acres v. Frederick & Nelson, 140 Pac. 370; Replogle v. Seattle School District, 147 Pac. 196.*
			Continuation in service with notice of employer's election to pay compensation is deemed a waiver by employee and by parents of minor employee of right of action which employee or parents would otherwise have (§§22, 54). But if employer having elected to contribute to Compensation Fund is in default for premiums he is liable for damages with defenses removed (§26). If injury results from deliberate intention of employer, employee or dependent may, in addition to claim for compensation, sue for excess damages (§28).
Minors are given contractual power for purpose of election under Act (§2394-7 [21]).	Where a right of action exists against a third party for injury, employee may either claim compensation or sue third party for damages. Making claim for compensation operates as assignment of cause of action against third party to employer (§2394-25). *McGorsey v. Ind. Oil & Grease Co., 146 N. W. 895; Smale v. Wrought Washer Mfg. Co., 151 N. W. 803.*	An employer subject to compensation features of Act is liable to employee of contractor or sub-contractor not subject thereto and who has not insured, in any case where he would be liable if such employee were working directly for him; but he may recover over from contractor or sub-contractor. Contractor or sub-contractor is also liable to employee directly; but employee may not recover from more than one party (§2394-6). State, county or municipality may require a bond from a contractor for protection against compensation to employees of the latter (§2394-7 [1]).	Liability for compensation excludes any other liability whatsoever against employer for injuries sustained, if both employer and employee have elected to come under the Act (§2394-3). *Milwaukee v. Althoff, 145 N. W. 238.*

Accident prevention.	Reports required of employer or insurer.	Posting notices.	Contracting out.
Directors of Employers' Association are to make and enforce reasonable rules for prevention of injuries on premises of subscribers (Pt. III, §18).	Employer must report to Board all accidents resulting in personal injury, within 8 days after occurrence; supplemental report after 60 days or upon termination of disability (Pt. II, §7).	Upon securing insurance policy, employer must give written or printed notice thereof to employees. Like notice must be given on or before day on which policy expires, unless renewed. Copy of such notice must be filed with Board (Pt. III, §§19-20).	Forbidden (Pt. I, §14).
	Employers must report to Board all injuries causing absence from work for one day or more, within 72 hours after occurrence; supplemental report after 60 days or upon termination of disability, with final report, showing total payments made, within 60 days after termination of disability (§55).	Notice of compliance with provision for securing compensation must be conspicuously posted by employer at his place or places of business (§47).	No contract may operate to relieve employer in whole or in part from liability created by Act (§9).
If injury results from absence of safeguard, etc., required by statute or ordered by Department, employer is liable to Accident Fund for amount equal to 50% of compensation awarded. If employee is responsible for removal of safeguard, compensation is to be reduced ten per cent (§6604-9).	Employer must make immediate report of accidents, to Department and its local representative (§6604-14). Books, records, etc., of employer are subject to inspection by representatives of Department (§6604-15).		Employer or workman may not exempt himself from burden or waive benefits of Act by contract or regulation (§6604-11); but municipal employees for whom other provision is made by statute or ordinance are not entitled to benefits of Act (§6604-17).
Commissioner may require employers to adopt and post conspicuously at places of business, rules for protection and safety of employees; such rules to be submitted to Commissioner for approval (§28).	Employers must furnish Commissioner upon request all information required for purposes of Act (§10). Employer electing to make payments directly must file with Commissioner on or before 25th of each month, a sworn statement of employees' earnings for preceding month (§54).	Employer's notice of election must be conspicuously posted, in printed or typewritten form, at place or places of business (§23).	No employer or employee may exempt himself from burden or waive benefits of Act by contract (§23). But employers of financial responsibility may maintain their own benefit funds or systems of compensation, provided employees are not required or permitted to contribute, and payments are in no case less than those prescribed by Act (§54).
	Every company writing compensation insurance must file with Commission annually on or before March 1, a statement of its business and accident experience for the previous calendar year (§2394-27 [3]).	Employer's notice of election or withdrawal thereof must be given to employees in such manner as Commission deems most effective (§2394-29).	Employer may provide by mutual or other insurance or by arrangement with employees, for payment of benefits in addition to compensation under the Act; but such arrangement is not to reduce or otherwise affect employer's liability for compensation (§2394-26).

Insurance				
General provisions.	Stock.	Mutual.	State.	Regulation of rates.
	Employer may insure compensation in any authorized casualty company (Pt. IV, §2).	State insurance is conducted on mutual plan (Pt. III). Employer may insure in any other authorized mutual or reciprocal company having at least 50 subscribers, with at least 2,000 employees (Pt. IV, §2).	Act provides for organization of "Texas Employers' Insurance Association"—elsewhere entitled "Employees' Association," conditioned upon membership of at least 50 employers with at least 2,000 employees. Association assumes full liability for compensation or damages awarded against subscribers in good standing (Pt. I, §3; Pt. III). Subscribers must pay year's premium in advance (Pt. IV, §1).	Rates of premiums for State insurance to be fixed by directors of Association and filed with Commissioner of Banking and Insurance for his approval (Pt. III, §§13, 16-17). Rates of private companies must also be so filed and approved, and must never be higher than those of Association (Pt. IV, §2).
If employer carries insurance, copy of policy must be filed with Board. Insurance policy must cover full liability under Act, must provide for its enforcement by employees in their own names, that notice to employer shall be notice to insurer, and that employee's insolvency shall not release insurer. Policy may be canceled only upon 10 days' notice to employer and to Board (§§46, 49-52).	Employer may insure compensation with any corporation authorized to transact such insurance within the State (§45 [1]).			
			Act provides for establishment of Accident Fund, to be administered by Industrial Insurance Department, and maintained by assessments upon employers and subsidies by State to cover expenses of administration. Insurance in such Fund is compulsory. Fund is divided into 47 parts, each maintained separately by assessments upon employers assigned to the respective classes. Each class fund is designed to be self-supporting and all losses in its class must be paid from it. Adjustment of employers' accounts is made annually on basis of actual pay roll. Department may rearrange classes of employment and readjust rates if it deems proper. Delinquent payments due Accident Fund bear interest at twelve per cent, and may be recovered in civil action (§§6604-4, 8, 21-26, 29). *State v. Chicago, Mil. & Puget Sd. Ry. Co., 141 Pac. 897.*	Rates of assessment on the various classes of employment are fixed by Act, subject to annual readjustment by Department (§6604-4).
			Act provides for establishment of Workmen's Compensation Fund, self-supporting, maintained by assessments upon employers, with employees contributing 10 per cent. thereof. For purposes of assessment, industries are divided into 23 classes, but Commissioner may include any industry not specifically mentioned, and may reclassify industries at any time. Employers insuring in State Fund are required to keep on deposit therein an amount at least equal to premiums paid for two preceding months. (§§18-24).	Rates of premiums for State insurance to be fixed by Commissioner at lowest possible figures consistent with maintenance of solvent fund and reasonable surplus (§18x, y). Minimum premium fixed at $1 per month (§24).
Every contract for insurance of compensation is to be deemed subject to requirements of Act, and provisions inconsistent therewith are void. Employee may enforce in his own name the liability of any insurer to the extent of employer's default. Insurance companies must file annual statement with Commission, and their books, records, etc., are subject to examination by Commission (§§2394-26, 27).	Employer may insure in any company approved by Commissioner of Insurance (§§2394-24 [2], 27 [1]).	Organization of mutual insurance companies is authorized, on condition that at least five employers join therein and effect insurance on at least 1,500 separate risks, each employee to constitute a separate risk (§2394-27 [1]).		Every insurer writing compensation insurance must file with Commission its classifications of risks, rates of premium, etc., which must be adhered to. Discrimination and rebates prohibited (§2394-27 [4]).

Penalties.	Extra-territorial effect.	Constitutionality.	Miscellaneous provisions.	State Chapter—when effective.
For failure to report accident or to furnish information required by Board, civil penalty of $1000 (Pt. II, §7).		If any part of Act held invalid, no other parts to be affected thereby; and if any exception to or limitation upon a general provision held unconstitutional, such general provision to stand effective (Pt. IV, §4). Constitutionality of Act upheld by Amarillo Court of Civil Appeals in *Memphis Cotton Oil Co. v. Tolbert, 171 S. W. 309.* Declared unconstitutional by Court of Civil Appeals, McLennan County, in *Middleton v. Texas Power & Light Co., 178 S. W. 956.* Both of these cases have been carried to the Supreme Court of Texas.		**TEXAS.** Ch. 179, Laws 1913. Approved Apr. 16, 1913. In effect Sept. 1, 1913 (Pt. IV, §6).
If employer fails to secure compensation for 30 days, he may be enjoined from doing business (§48). For failure to report accidents, $25 fine (§55). If proceedings brought before Board or Court are not based on reasonable ground, entire cost thereof may be assessed upon party bringing same (§39). False statement in claim for compensation is a misdemeanor, punishable by $100 fine and forfeiture of compensation thereafter (§61). Employer who deducts from employees' wages any portion of insurance cost is subject to a fine of $500 (§54).	Injuries sustained outside the State are covered, if contract of hiring was made within the State; if made outside the State, compensation may be awarded with reference to the law of the State in which employee was hired (§42). Contracts of hiring within the State for performance outside the State are presumed to include agreement making compensation under Act the exclusive remedy for injuries (§7).	If any part of Act is held unconstitutional, it shall not affect the validity of Act as a whole or any part thereof which can be given effect without such invalid portion (§60).	Compensation to policemen and firemen to be reduced by amount of pension, if any, to which they are entitled from municipal funds (§5).	**VERMONT.** Ch. 164, Acts of 1915; approved April 1, 1915; entitled Vermont Workmen's Compensation Act. Administrative provisions effective from date of passage; liability provisions effective July 1, 1915. Repeals No. 97, Acts of 1910 (§§64-67).
For employer's failure to furnish estimated pay roll and to pay 3 months' premium thereon, civil penalty of 3 times amount of premium due. Employer who deducts any portion of premium from wages, is guilty of a gross misdemeanor (§6604-4). Employer who misrepresents amount of pay roll on which premium is based, is liable to State in 10 times difference between premium paid and what should have been paid (§6604-16). If injured workman is under legal working age, or if injury is due to absence of statutory safeguard, liability for compensation is increased 50 per cent (§6604-9). Refusal to submit books, records, etc., for inspection, is a misdemeanor, and incurs civil penalty of $100 besides (§6604-15). For violation of any rule promulgated by Department, civil penalty of $250 (§6604-24a).	No provision; but see *Reynolds v. Day, 140 Pac. 681.*	Constitutionality of Act upheld by Washington Supreme Court in *State ex rel. Davis Smith Co. v. Clausen, 65 Wash. 156; 117 Pac. 1101; State v. City of Seattle, 132 Pac. 45; State v. Mountain Timber Co., 135 Pac. 645.*	If compensation provisions are repealed or held invalid, period between injury or death and such adjudication not to be computed as part of time limited for commencement of damage suit, but action may be begun within one year from such repeal, etc. (§6604-28).	**WASHINGTON.** Ch. 74, Laws 1911, approved Mar. 14, 1911; effective Oct. 1, 1911 (§6604-4). As amended by Ch. 148, Laws 1913, and Ch. 188, Laws 1915. Incorporated in Remington & Ballinger's Annotated Codes and Statutes of Washington, §§6604-1 to 6604-32.
Failure to pay premiums into State Fund when due incurs penalty of 10% of amount in default, and deprives employer of protection afforded by Act (§24). Failure to make any report or perform any duty required by Commissioner is a misdemeanor, punishable by $2500 fine (§49). Attempt to secure compensation from State Fund to which not entitled is a misdemeanor, punishable by $500 fine or year's imprisonment, or both, and forfeits right to compensation thereafter (§50).	Act does not extend to employees whose employment is wholly without the State (§9).	If provision making compensation exclusive remedy for injuries, or provision creating State Fund, is held invalid, entire Act is thereby invalidated; but otherwise an adjudication of invalidity of any part of Act is not to affect validity of Act as a whole or any other part thereof (§53).	Employer whose employment within State is for a limited period may elect to come under Act, subject to approval of Commissioner. Foreign corporation must submit with its application a certificate from Secretary of State, showing compliance with all requirements necessary to do business within State (§9).	**WEST VIRGINIA.** Ch. 10, Laws 1913, approved Feb. 22, 1913; effective Oct. 1, 1913. As amended by Ch. 9, Laws 1915 (Regular Session) and by Ch. 1, Laws 1915 (Extraordinary Session).
Failure to secure compensation as required, is a misdemeanor and, upon conviction thereof, employer is subject to a penalty of $25 for each day's neglect (§2394-24 [3]). Failure to obey Commission's subpoena is a misdemeanor, punishable by $25 to $100 fine or thirty days' imprisonment for each day's neglect (§2394-16). Insurance company refusing to permit examination of its books or failing to file annual report is to have its license revoked (§2394-27 [2]).	No provision; but see *Johnson v. Nelson, 150 N. W. 620.*	Constitutionality of Act was upheld by Wisconsin Supreme Court in *Borgnis v. Falk Co., 147 Wis., 327; 133 N. W. 209.*	Where injury is caused by employer's failure to comply with statute or order of Commission, compensation is increased fifteen per cent. If caused by wilful failure of employee to use safety device or to obey reasonable safety rule, or by employee's intoxication, compensation is reduced fifteen per cent (§2394-9 [5h-k]). Compensation to policemen and firemen to be reduced by any amount received from municipal pension fund (§2394-7 [t]). By separate enactment, an award of compensation to member of police department is to be paid out of Policemen's Pension Fund to the extent of benefit conferred under regulations governing that Fund; any amount in excess of such benefit to be recovered from the city, except that in case of death, full award is to be paid out of Pension Fund (Ch. 362, Laws of 1915).	**WISCONSIN.** Originally Ch. 50, Laws 1911, approved May 3, 1911. Alternative liability provisions in force from date of passage; compensation provisions effective Sept. 1, 1911. As reenacted with amendments, by Ch. 599, Laws 1913, effective June 30, 1913, except that presumption of employers' election and liability to employees of contractor, etc., dates from Sept. 1, 1913 (§§2394-5, 6). As further amended by Chs. 121, 241, 316, 369, 378, 462 and 582, Laws 1915. Supplemented by Ch. 362, Laws 1915. References are to Code sections.

System provided for	If elective.			State Chapter—when effective.
	How elected (1) by employer (2) by employee.	How election changed (1) by employer (2) by employee.	Alternative liability (1) if employer does not elect (2) if employer elects and employee does not.	
State-managed insurance, compulsory (§§ 2, 3, 16). Supervised to some extent by State Treasurer (§§10, 15, 28, 29).				WYOMING. Ch. 124, Laws 1915, entitled "The Workmen's Compensation Law." Approved Feb. 27, 1915; effective April 1, 1915 (§34).
Compensation, compulsory. Administered by Commissioner of Labor Statistics, superseding, on March 4, 1913, the Secretary of Commerce and Labor; but as to employees under Isthmian Canal Commission, administered by Chairman of that Commission (Ch. 236, Acts 1907-08, §1; Ch. 285, Acts 1910-11, §5; Ch. 141, Acts 1912-13, §3). As to employees on construction of Government railway in Alaska, administered by Chairman of Alaskan Engineering Commission (by Executive Order of July 20, 1915).				UNITED STATES. Ch. 236, Acts 1907-08, approved May 30, 1908, effective Aug. 1, 1908 (§1); as amended by Ch. 179, Acts 1908-09, Ch. 285, Acts 1910-11, Ch. 57 and Ch. 255, Acts 1911-12, and Ch. 141, Acts 1912-13. Supplemented by Executive Order of July 20, 1915.
				LEADING ENGLISH AND CANADIAN CASES.

Workmen's Compensation Commissions, Industrial Accident Boards, Supervising Officials, Etc.

ALASKA.

No Commission or Board. Claims are settled by District Courts. Notice of election must be recorded with U. S. Commissioner of precinct in which place of employment is located.

ARIZONA.

No Commission or Board; but compensation disputes may be referred for final settlement to the Attorney-General (§ 3173).
Wiley E. Jones, *Attorney-General*.....Phoenix, Ariz.

CALIFORNIA.

INDUSTRIAL ACCIDENT COMMISSION.
HEAD OFFICE: Underwood Bldg., 525 Market St., San Francisco, Cal.
A. J. Pillsbury, *Chairman*.....Piedmont, Cal.
Will J. French.....San Francisco, Cal.
Harris Weinstock.....San Francisco, Cal.
H. L. White, *Secretary*.

COLORADO.

THE INDUSTRIAL COMMISSION OF COLORADO.
HEAD OFFICE: State Capitol Bldg., Denver, Col.
E. E. McLaughlin, *Chairman*.....Denver, Col.
Frank P. Lannon.....Denver, Col.
Wayne C. Williams.....Denver, Col.

WORKMEN'S COMPENSATION COMMISSIONS, INDUSTRIAL ACCIDENT BOARDS, SUPERVISING OFFICIALS, ETC.

Employments covered.	Employment in interstate commerce.	Injuries covered.	Notice of injury and claim for compensation.	Waiting period.	State Chapter—when effective.
Extra-hazardous employments as defined, public and private, where 5 or more have been continuously employed for more than a month at time of accident; certain exceptionally hazardous employments regardless of number employed. Does not extend to employments purely casual and not for purpose of trade, business, etc., of employer, or to employees of city or State otherwise provided for (§§2, 4, 6, 23).	Act does not apply to employment in interstate commerce not subject to legislative power of State (§5).	Injuries sustained in course of employment, unless due solely to culpable negligence of injured employee. Not to include disease unless it results directly from injury (§§2, 6-l, m).		First ten days of disability; compensation begins on eleventh day after injury (§19c).	**WYOMING.** Ch. 124, Laws 1915, entitled "The Workmen's Compensation Law." Approved Feb. 27, 1915; effective April 1, 1915 (§34).
Employees of United States working as artisans or laborers in manufacturing establishments, arsenals, navy yards, construction of river and harbor or fortification work; hazardous employment on construction work in reclamation of arid lands, hazardous work under Bureau of Mines, Forestry or Lighthouse Service; all employees under Isthmian Canal Commission (Ch. 236, Acts 1907-08, §1; Ch. 285, Acts 1910-11, §5; Ch. 57, Acts 1911-12, §1; Ch. 255, Acts 1911-12, §2). By Executive Order of July 20, 1915, application of Act is extended to workmen employed on construction of Government railroad in Alaska.	If incapacity continues longer than 15 days, employee must, within a reasonable period after expiration of such time, file with his official superior an affidavit setting forth grounds of claim, together with certificate of attending physician. Claim in case of death must be filed within 90 days (Ch. 236, Acts 1907-08, §4); but as to employees under Isthmian Canal Commission or Alaskan Engineering Commission, claim may be filed within a year (Ch. 285, Acts 1910-11, §5; Executive Order of July 20, 1915).	Injuries sustained in course of employment, unless due to negligence or misconduct (Ch. 236, Acts 1907-08, §1).		No compensation to be paid unless injury continues for more than fifteen days (Ch. 236, Acts 1907-08, §1).	**UNITED STATES.** Ch. 236, Acts 1907-08, approved May 30, 1908, effective Aug. 1, 1908 (§1); as amended by Ch. 179, Acts 1908-09, Ch. 285, Acts 1910-11, Ch. 57 and Ch. 255, Acts 1911-12, and Ch. 141, Acts 1912-13. Supplemented by Executive Order of July 20, 1915.
Hill v. Begg, [1908] 2 K. B. 802; 1 B. W. C. C. 320; Deckurst v. Mather, [1908] 2 K. B. 754; Knight v. Bucknill, 6 B. W. C. C. 160; Wray v. Taylor Bros. & Co., Ltd., 109 L. T. 120; 6 B. W. C. C. 529.		*Hill v. Granby Consolidated Mines, Ltd., 12 B. C. 118; Canadian Northern Railway Co. v. Anderson, 45 Can. Sup. Ct. Rep. 355; British Columbia Sugar Ref'g Co. v. Granick, 44 Can. Sup. Ct. Rep. 105; Canada Cement Co. v. Pazuk, 22 Que. K. B. 432; Moore v. Manchester Liners, Ltd., 1910 App. Cas. 498; Yates v. South Kirkby, F. & H. Collieries, Ltd., [1910] 2 K. B. 538; 3 N. & C. C. A. 225; Eke v. Hart-Dyke, [1910] 2 K. B 677; 3 N. & C. C. A. 230; Nisbet v. Rayne & Burn, [1910] 2 K. B. 689; 3 N. & C. C. A. 268; Warner v. Couchman, L. R. [1911] 1 K. B. 351; 1 N. & C. C. A. 51; Weighill v. South Heaton Coal Co., Ltd., [1911] 2 K. B. 575; Alloa Coal Co. v. Drylie, [1913] W. C. & Ins. Rep. 213; Casey v. Humphries, [1913] W. C. & Ins. Rep. 485; Mitchinson v. Day Bros., [1913] 1 K. B. 603; 6 B. W. C. C. 190; Ayr Steam Shipping Co., Ltd., v. Lendrum, 50 S. L. R. 173; 6 B. W. C. C. 326; Dean v. Rubian Art Pottery Co., Ltd., [1914] 2 K. B. 213; 7 B. W. C. C. 209; Trim Joint District School v. Kelly, 30 T. L. R. 452; 7 B. W. C. C. 274.*	*Canadian Northern Ry. Co. v. Anderson, 45 Can. Sup. Ct. Rep. 355; Burrell v. Holloway Bros., Ltd., 239; Kyle v. M'Gintye, 48 Sc. L. R. 474; 4 B. W. C. C. 389; Moore v. Naval Colliery Co., Ltd., [1912] 1 K. B. 28; 5 B. W. C. C. 87; Stevens v. Insoles, Ltd., [1912] 1 K. B. 36; 5 B. W. C. C. 164; Egerton v. Moore, [1912] 2 K. B. 308; 5 B. W. C. C. 284; Webster v. Cohen Bros., 108 L. T. 197; 6. B W. C. C. 92; Ellis v. Fairfield Shipbldg. Co., Ltd., 50 S. L. R. 137; 6 B. W. C. C. 308; Pimm v. Clement Talbot, Ltd., 7 B. W. C. C. 585.*	*McDermott v. S. S. "Tintoretto" (owners of), [1911] A. C. 35; 4 B. W. C. C. 123.*	**LEADING ENGLISH AND CANADIAN CASES.**

CONNECTICUT.

WORKMEN'S COMPENSATION COMMISSIONERS.

No head office. State divided into districts.

Frederic M. Williams, *Chairman*.....Lilley Bldg., Waterbury, Conn.
(Commissioner for the Fifth Congressional District.)
Edward T. Buckingham, *Secretary*.....1024 Main St., Bridgeport, Conn.
(Commissioner for the Fourth Congressional District.)
George B. Chandler.....209 Pearl St., Hartford, Conn.
(Commissioner for the First Congressional District.)
Dr. James J. Donohue.....43 Broadway, Norwich, Conn.
(Commissioner for the Second Congressional District.)
George E. Beers.....42 Church St., New Haven, Conn.
(Commissioner for the Third Congressional District.)

HAWAII.

Act is administered by separate Industrial Accident Board for each County.

ILLINOIS.

INDUSTRIAL BOARD.

HEAD OFFICE: 303-318 City Hall Square Bldg., Chicago, Ill.

J. B. Vaughn, *Chairman*.....Carlinville, Ill.
Robert Eadie.....Springfield, Ill.
Peter J. Angsten.....Chicago, Ill.
W. V. Conley, *Secretary*.

INDIANA.

INDUSTRIAL BOARD OF INDIANA.

HEAD OFFICE: State Capitol, Indianapolis, Ind.

Edgar A. Perkins.....Indianapolis, Ind.
Charles R. Hughes.....Peru, Ind.
Samuel R. Artman.....Indianapolis, Ind.
Howe S. Landers, *Secretary*.....Indianapolis, Ind.

WORKMEN'S COMPENSATION COMMISSIONS, INDUSTRIAL ACCIDENT BOARDS, SUPERVISING OFFICIALS, ETC.

[illegible]	[illegible]	[illegible]	[illegible] injury and from for compen- [illegible]	[illegible]
[illegible]	[illegible]	[illegible]		[illegible]
[illegible]	[illegible]	[illegible]		[illegible]
[illegible]		[illegible]	[illegible]	[illegible]

Medical and surgical aid.	Compensation for			State Chapter—when effective.
	Total disability.	Partial disability.	Death.	
Employee's refusal to submit to medical or surgical treatment forfeits right to compensation. Payments of compensation not to be made until employee is discharged by physician, except upon latter's order (§20). No provision as to who must pay for such treatment.	If permanent, lump sum of $1,000, if unmarried; if employee has wife or invalid husband, lump sum of $1,200; plus $60 a year for each child under and until 16, such additional amount not to exceed in the aggregate 1½ times sum allowed to parent (§19b). If temporary, from $15 to $35 monthly, depending on connubial state and number of children, to continue during disability, but not to exceed amount payable for permanent disability under like circumstances (§19c).	Special schedule of compensation for loss of certain members, etc. (§19a). No provision as to temporary partial disability.	To widow or invalid widower, lump sum of $1,000, minus payments during disability, if any. Additional lump sum equal to present worth of $60 a year for each child under and until 16 years of age, but not to exceed lump sum paid to surviving spouse. To dependent parents, lump sum proportioned to degree of dependency, max. $500. In all cases, expense of burial, max. $50, unless otherwise agreed upon (§19d).	WYOMING. Ch. 124, Laws 1915, entitled "The Workmen's Compensation Law." Approved Feb. 27, 1915; effective April 1, 1915 (§34).
	Full pay during incapacity, max. period one year (Ch. 236, Acts 1907-08, §1).	Full pay during incapacity, max. period one year (Ch. 236, Acts 1907-08, §1).	Full pay to dependents for remainder of period between death and one year after injury (Ch. 236, Acts 1907-08, §2).	UNITED STATES. Ch. 236, Acts 1907-08, approved May 30, 1908, effective Aug. 1, 1908 (§1); as amended by Ch. 179, Acts 1908-09, Ch. 285, Acts 1910-11, Ch. 57 and Ch. 255, Acts 1911-12, and Ch. 141, Acts 1912-13. Supplemented by Executive Order of July 20, 1915.
Della Rocca v. Stanley Jones & Co., 6 N. & C. C. A. 624.	*Jones v. Morday, Carner & Co., Ltd., 6 B. W. C. C. 680.*	*Burgess & Co., Ltd., v. Jewell, 4 B. W. C. C. 145; Cardiff Corp'n v. Hall, [1911] 1 K. B. 1009; 4 B. W. C. C. 159; McDonald v. Wilson's & Clyde Coal Co., [1912] A. C. 513; 5 B. W. C. C. 478; Arnott v. Fife Coal Co., Ltd., 49 S. L. R. 802; 6 B. W. C. C. 281; Gray v. Shotts Iron Co., Ltd., 49 S. L. R. 906; 6 B. W. C. C. 287; McNally v. Furness, Withy & Co., Ltd., 29 T. L. R. 678; 6 B. W. C. C. 664.*	*Dunnigan v. Cavan & Lind, 48 Sc. L. R. 459; 4 B. W. C. C. 386; Ayr Steam Shipping Co., Ltd., v. Lendrum, 50 S. L. R. 173; 6 B. W. C. C. 326; Alloa Coal Co., Ltd., v. Drylie, 50 S. L. R. 350; 6 B. W. C. C. 398; Woods v. T. Wilson & Co., Ltd., 29 T. L. R. 726; 6 B. W. C. C. 750; Euman v. Dalziel & Co., 50 S. L. R. 149; 6 B. W. C. C. 900; Dean v. Rubian Art Pottery Co., Ltd., [1914] 2 K. B. 213; 7 B. W. C. C. 299; Trim Joint District School v. Kelly, 30 T. L. R. 452; 7 B. W. C. C. 274.*	LEADING ENGLISH AND CANADIAN CASES.

IOWA.

IOWA INDUSTRIAL COMMISSIONER.
HEAD OFFICE: Des Moines, Iowa.
Warren Garst, *Industrial Commissioner.*
Ralph Young, *Secretory.*

KANSAS.

Has no Commission or Board. Accident reports, etc., are made to Department of Labor and Industry, Topeka, Kansas.
P. J. McBride, *Commissioner of Labor and Industry*
John Pellegrino, *Ass't Commissioner of Labor*, Pittsburg, Kansas.

LOUISIANA.

No Commission or Board; but workmen's compensation insurance policies must be submitted to the Secretary of State for his approval before issued (§26).
W. F. Millsaps, *Secretary of State*, Baton Rouge, La.

MAINE.

INDUSTRIAL ACCIDENT COMMISSION.
HEAD OFFICE: State Capitol, Augusta, Me.

Eben F. Littlefield, *Chairman*.....Belfast, Me.
Erastus J. Carter.....Augusta, Me.
Roscoe A. Eddy.....Augusta, Me.

MARYLAND.

STATE INDUSTRIAL ACCIDENT COMMISSION.
HEAD OFFICE: 741 Equitable Bldg., Baltimore, Md.

John B. Hanna, *Chairman*.....Bel Air, Harford Co., Md.
Chas. D. Wagaman.....Hagerstown, Washington Co., Md.
James Higgins.....Govans, Baltimore, Md.
Howard C. Hill, *Secretary*.....Govans, Baltimore, Md.

WORKMEN'S COMPENSATION COMMISSIONS, INDUSTRIAL ACCIDENT BOARDS, SUPERVISING OFFICIALS, ETC.

Effect of previous disability.	Average wages—how computed.	Who are dependents.	Non-resident alien beneficiaries.	Employers' or insurers' rights to examinations.	State Chapter—when effective.
Where there has been previous permanent disability, the percentage of disability for a subsequent injury is to be determined by deducting therefrom the percentage of previous disability (§19b).		Dependents are limited to members of family wholly or partly dependent on deceased at time of injury, including parents, but not spouse who has deserted deceased without latter's fault. Dependency determinable according to facts at time of injury (§6i, k). Employees required to furnish names of dependents at time of hiring (§3t).	Beneficiaries under Act do not include alien dependents residing beyond the jurisdiction of the United States, except widow or children under 16, who are limited to 25% of benefits otherwise paid (§6k).	Injured employee must submit to medical examination upon employer's request, at reasonably convenient place. Employee may have own physician present. Refusal to submit forfeits right to compensation for period of continuance (§30). In court proceedings, Judge may appoint physician to examine employee and testify. Employer or employee may have own physician present at examination and to testify at hearing (§12).	WYOMING. Ch. 124, Laws 1915, entitled "The Workmen's Compensation Law." Approved Feb. 27, 1915; effective April 1, 1915 (§34).
		Dependents limited to widow, children under 16 and dependent parents (Ch. 236, Acts 1907-08, §2).		Employee must submit to medical examination whenever required by Commissioner, at least once in six months. Refusal to submit forfeits right to compensation for period of continuance (Ch. 236, Acts 1907-08, §5).	UNITED STATES. Ch. 236, Acts 1907-08, approved May 30, 1908, effective Aug. 1, 1908 (§1); as amended by Ch. 179, Acts 1908-09, Ch. 285, Acts 1910-11, Ch. 57 and Ch. 255, Acts 1911-12, and Ch. 141, Acts 1912-13. Supplemented by Executive Order of July 20, 1915.
Ball v. Wm. Hunt & Sons, Ltd., [1912] A. C. 496; 5 B. W. C. C. 459.	*Penn v. Spiers & Pond, Ltd.*, [1908] 1 K. B. 766; 1 B. W. C. C. 401; *Skelles v. Blue Anchor Line, Ltd.*, [1911] 1 K. B. 360; 4 B. W. C. C. 16; *Babcock & Wilcox, Ltd., v. Young*, 48 Sc. L. R. 298; 4 B. W. C. C. 367; *Edge v. John Garton, Ltd.*, 28 T. L. R. 566; 3. B W. C. C. 614; *Shipp v. Frodingham Iron & Steel Co., Ltd.*, [1913] 1 K. B. 677; 6 B. W. C. C. 1; *Turner v. Port of London Authority*, 29 T. L. R. 204; 6 B. W. C. C. 23; *Cue v. Port of London Authority*, 7 B. W. C. C. 447.	*Tamworth Colliery Co., Ltd., v. Hall*, 4 B. W. C. C. 313; *New Monckton Collieries, Ltd., v. Keeling*, 27 T. L. R. 551; 4 B. W. C. C. 332; *Lee v. S. S. "Bessie" (owners of)*, [1912] 1 K. B. 83; 5 B. W. C. C. 55; *Young v. Niddrie & Benhar Coal Co., Ltd.*, 29 T. L. R. 626; 6 B. W. C. C. 774; *Lloyd v. Powell Duffryn Steam Coal Co.*, 30 T. L. R. 456; 7 B. W. C. C. 330.	*Kraus v. Crow's Nest Pass Coal Co., Ltd.*, [1912] A. C. 590; 6 B. W. C. C. 271	*Walsh v. Locke & Co.*, 6 N. & C. C. A. 675; *Harding v. Royal Mail Steam Packet Co.*, 4 B. W. C. C. 59; *Warby v. Plaistowe & Co.*, 4 B. W. C. C. 67; *Morgan v. Wm. Dixon, Ltd.*, [1912] A. C. 74; 5 B. W. C. C. 184; *Major v. South Kirkby, etc., Collieries, Ltd.*, [1913] 2 K. B. 145; 8 B. W. C. C. 169.	LEADING ENGLISH AND CANADIAN CASES.

MASSACHUSETTS.

INDUSTRIAL ACCIDENT BOARD.
HEAD OFFICE: 1 Beacon St., Boston, Mass.

Frank J. Donahue, *Chairman*.....Boston, Mass.
Dudley M. Holman.....Taunton, Mass.
David T. Dickinson.....Cambridge, Mass.
Joseph A. Parks.....Fall River, Mass.
Thomas F. Boyle.....Boston, Mass.
Robert E. Grandfield, *Secretary*.....1 Beacon St., Boston, Mass.

MASSACHUSETTS EMPLOYEES' INSURANCE ASSOCIATION.
185 Devonshire St., Boston, Mass.
Walter S. Bucklin, *President.*
Charles T. Conway, *Treasurer.*

MICHIGAN.

INDUSTRIAL ACCIDENT BOARD.
HEAD OFFICE: Lansing, Mich.

John E. Kinnane, *Chairman*.....Bay City, Mich.
James A. Kennedy.....Sault Ste. Marie, Mich.
Thomas B. Gloster.....Detroit, Mich.
Gilbert W. Dickson, *Secretary*.....Lansing, Mich.
John W. Champion, *Assistant Secretary*.....Goldwater, Mich.
Fred A. Zierleyn, *Deputy Com*.....Grand Rapids, Mich.
Ora A. Reaves, *Deputy Com*.....Jackson, Mich.
John T. Winship, *Commissioner of Insurance.*

MINNESOTA.

No Commission or Board; but Department of Labor is office of record and has power to assist in adjusting disputes and to bring compensation cases before the District Court of the State. Elections not to come under the Act must be filed by employer and employee with Commissioner of Labor, also copies of all settlements and releases under the Act (§§ 11, 12, 24, 24a).

W. F. Houck, *Commissioner of Labor*.....Old Capitol Bldg., St. Paul, Minn.

Address all correspondence on workmen's compensation to Don D. Lescohler, *Chief Statistician*, Department of Labor, Old Capitol Bldg., St. Paul, Minn.

WORKMEN'S COMPENSATION COMMISSIONS, INDUSTRIAL ACCIDENT BOARDS, SUPERVISING OFFICIALS, ETC.

How compensation settled and disputes determined.	Right of appeal.	Modification of agreements and awards.	Commutations.	Lien or preference for compensation.
Amount of compensation is fixed by Judge of District Court, after a hearing in case of dispute, with right of jury trial in certain cases (§12).	Order or decision of District Court is subject to review by Supreme Court on error, as prescribed by code of civil procedure, provided petition is made within 30 days (§13).	If Judge of District Court finds from examining physician's report that employee has recovered, he must so certify to State Auditor and State Treasurer, as authority to discontinue payments (§30).		
Questions of negligence or misconduct, and claim for compensation, to be settled by Commissioner (Ch. 236, Acts 1907-08, §§1, 4); but as to employees under Isthmian Canal Commission, claims to be settled by Chairman of that Commission (Ch. 285, Acts 1910-11, §5); and as to employees on construction of Government railroad in Alaska, claims to be settled by Chairman of Alaskan Engineering Commission (by Executive Order of July 20, 1915).				
Fox v. Battersea Borough Council, 4 B. W. C. C. 261; Brooks v. Andrew Knowles & Sons, Ltd., 5 B. W. C. C. 13; J. Brown & Co., Ltd., v. Hunter, 49 Sc. L. R. 695; 5 B. W. C. C. 589; Summerlee Iron Co., Ltd., v. Freeland, [1913] A. C. 221; 6 B. W. C. C. 255.	*British Columbia Sugar Ref'g Co. v. Granick, 44 Can. Sup. Ct. Rep. 105; Smith v. General Motor Cab Co., Ltd., 80 L. J. K. B. 839; 1 N. & C. C. A. 576; Fox v. Battersea Borough Council, 4 B. W. C. C. 261.*	*Law v. Wm. Baird & Co., Ltd., 1 W. C. & Ins. Rep. 140; 6 N. & C. C. A. 880; Cranfield v. Ansell, 4 B. W. C. C. 57; Taylor v. L. & N. W. Ry. Co., [1912] A. C. 244; 5 B. W. C. C. 218; McDonald v. Wilson's & Clyde Coal Co., [1912] A. C. 513; 5 B. W. C. C. 478; The Tyne Tees Shipping Co., Ltd., v. Whitlock, 109 L. T. 84; 6 B. W. C. C. 559; Green v. Cammell, Laird & Co., Ltd., 29 T. L. R. 705; 6 B. W. C. C. 755; Gotobed v. Petchell, [1914] 2 K. B. 36; 7 B. W. C. C. 109; Gibson & Co., v. Wishart, 30 T. L. R. 540; 7 B. W. C. C. 348.*	*Calico Printers' Ass'n, Ltd., v. Higham, [1912] 1 K. B. 93; 5 B. W. C. C. 97; Bonney v. Joshua Hoyle & Sons, Ltd., [1913] 2 K. B. 257; 7 B. W. C. C. 168.*	*Woods v. Winskill, [1913] 2 Ch. 303; 6 B. W. C. C. 934.*

MONTANA.

INDUSTRIAL ACCIDENT BOARD.

HEAD OFFICE: Helena, Montana.

A. E. Spriggs, *Chairman*.....Helena, Mont.
W. J. Swindlehurst.....Helena, Mont.
William Keating.....Helena, Mont.
A. G. McNaught, *Secretary*.....Helena, Mont.

NEBRASKA.

The Nebraska Workmen's Compensation Act provides that the Labor Commissioner shall supervise its operation (§45.)

Employer and employee must file notice of non-election to come under the Act with the Insurance Commissioner (§12.)

Governor John H. Morehead, *Labor Commissioner.*
F. M. Coffey, *Deputy Labor Commissioner.*
W. B. Eastham, *Insurance Commissioner.*

NEVADA.

NEVADA INDUSTRIAL COMMISSION.

HEAD OFFICE: Carson City, Nevada.

John J. Mullin, *Chairman.*
H. A. Lemmon.
William E. Wallace.

NEW HAMPSHIRE

No Commission or Board; but employer must file notice of election to come under the Act with the Commissioner of Labor (§3.)

John S. B. Davie, *Commissioner of Labor*.....Concord, N. H.

Assignments and exemptions.	How compensation is secured.	Method of payment and proceedings to collect.	Attorneys' liens and fees, etc.
Compensation may not be assigned, charged, taken in execution, attached or garnished, prior to issuance and delivery of warrant therefor (§21).	By State insurance, through assessments on employers (§§15, 16).	Compensation is payable direct from State Treasury (§2) on warrants issued by State Auditor after award by District Court (§14).	In case of appeal to Supreme Court by employee, appellant is to be represented by Attorney-General (§13). Charges for services of attorneys, agents, interpreters, etc., limited to $50 and to 5% of award (§25).
Compensation is not assignable or subject to claims of creditors (Ch. 236, Acts 1907-08, §6).		Payments to be made under regulations prescribed by Commissioner (Ch. 236, Acts 1907-08, §1).	
Hosegood & Sons v. Wilson, [1911] 1 K. B. 30; 4 B. W. C. C. 30.			

NEW JERSEY.

EMPLOYERS' LIABILITY COMMISSION.*

HEAD OFFICE: Trenton, N. J.

William B. Dickson, *President*.....Montclair, N. J.
Samuel Botterill.....East Orange, N. J.
J. William Clark.....Newark, N. J.
John T. Cosgrove.....Elizabeth, N. J.
Walter E. Edge.....Atlantic City, N. J.
Edward K. Mills.....Morristown, N. J.
William E. Stubbs, *Secretary*.....Trenton, N. J.

*This Commission does not have the power to administer the Workmen's Compensation Law; but upon it is placed the duty of observing "in detail, so far as possible, the operation throughout the State" of the Act (Chap. 241, Laws of 1911, as amended by Chap. 156, Laws of 1912, and Chap. 177, Laws of 1913.)

Accidents to be reported to Commissioner of Labor.

Col. Louis T. Bryant, *Commissioner of Labor*.....Trenton, N. J.

NEW YORK.

STATE INDUSTRIAL COMMISSION.

HEAD OFFICE: The Capitol, Albany, N. Y.

NEW YORK OFFICE: 1 Madison Avenue.

John Mitchell, *Chairman*,
James M. Lynch,
William H. H. Rogers,
Louis Wiard,
Edward P. Lyon,
Henry D. Sayer, *Secretary*.

OHIO.

THE INDUSTRIAL COMMISSION OF OHIO.

HEAD OFFICE: Columbus, Ohio.

Wallace D. Yaple, *Chairman*,
H. L. Eliot,
T. J. Duffy,
George L. Stoughton, *Secretary*.

Minors and incompetent persons.	Adjustment of rights where injury is caused by third party.	Relative liability of principal and sub-contractor.	When assenting employer is liable for damages.
Rights, etc., accruing to minor or incompetent person may be enforced by guardian; and no time limitation shall run against such person pending appointment of guardian (§7). Compensation to dependent children or incompetent persons to be paid only through guardian appointed by Court (§19d). Minor of legal working age is deemed sui juris for purposes of Act; but in case of lump sum payment, management thereof remains within probate jurisdiction of courts (§22).	Where right of action exists against third party, employee is left to his remedy at law, and no compensation is payable (§8).	Where public work is done by contract, the State, county, etc., may collect from the contractor, and the latter from his sub-contractor, if any, the payments due to State Fund. In private work by contract, the contractor is directly liable to State Fund, with his principal liable as surety therefor (§23).	Right of compensation excludes all other remedies of employee, dependents or personal representatives, at common law or otherwise, on account of injury (§§2, 3, 19).
	Lees v. Dunkerley Bros., [1911] A. C. 5; 2 N. & C. C. A. 509; Bate v. Worsey, 1 W. C. Rep. 194; Lankester v. Miller-Hetherington, 4 B. W. C. C. 80; Smith's Dock Co., Ltd., v. Readhead & Sons, Ltd., [1912] 2 K. B. 523; 5 B. W. C. C. 449; Cutsforth v. Johnson (N. E. Ry. Co.), 108 L. T. 138; 6 B. W. C. C. 28; Woodcock v. London & Northwestern Ry., [1913] 3 K. B. 139; 6 B. W. C. C. 471; Bradley v. Wallacey, Ltd., 29 T. L. R. 705; 6 B. W. C. C. 706.	*Smith v. General Motor Cab Co., Ltd., 80 L. J. K. B. 839; 1 N. & C. C. A. 576; Huscroft v. Bennett, 110 L. T. 494; 7 B. W. C. C. 41; Hockley v. West London Timber & Joinery Co., Ltd., 7 B. W. C. C. 662.*	*Howell v. Bradford & Co., 104 L. T. 433; 4 B. W. C. C. 293; Potter v. John Welch & Sons, Ltd., 7 B. W. C. C. 738; 30 T. L. R. 644; Codling v. John Mowlem & Co., Ltd., 30 T. L. R. 677; 7 B. W. C. C. 786.*

OKLAHOMA.

STATE INDUSTRIAL COMMISSION.

HEAD OFFICE: Patterson Bldg., Oklahoma City.

A. A. McDonald, *Chairman*.....Oklahoma City.
William Blessing.....Oklahoma City.
Judge Jackson.....Oklahoma City.

OREGON.

STATE INDUSTRIAL ACCIDENT COMMISSION.

HEAD OFFICE: Salem, Oregon.

Wm. A. Marshall, *Chairman*,
Harvey Beckwith,
Carle Abrams.

PENNSYLVANIA.

WORKMEN'S COMPENSATION BOARD.
(Department of Labor & Industry).

No head office. Commonwealth is divided into districts.

Harry A. Mackey, *Chairman*.....1200 Penn Square Bldg., Philadelphia, Pa.
James W. Leech.....Ebensburg, Pa.
John A. Scott.....Indiana, Pa.

STATE WORKMEN'S INSURANCE BOARD.

Robert K. Young, *Chairman, State Treasurer*,
John Price Jackson, *Commissioner of Labor & Industry*,
Charles Johnson, *Insurance Commissioner*.

Accident prevention.	Reports required of employer or insurer.	Posting notices.	Contracting out.
Act does not repeal existing statutory provisions for accident prevention (§24).	Report of accidents to be filed by employer with District Court within 20 days after occurrence, on form provided by State Treasurer (§11). Copy of previous month's pay roll must be filed with State Treasurer on the 10th of each month (§17). Books, accounts, pay rolls, etc., of employer are subject to inspection by State Examiner (§29).		Forbidden (§9), except as to arrangements for burial expenses (§19d).
	Immediate report of accidents must be made by official superior of injured employee to head of his bureau or independent office, for communication to Commissioner (Ch. 236, Acts 1907-08, §3).		Forbidden (Ch. 236, Acts 1907-08, §7).
			Allen v. Gt. Eastern Ry. Co. et al, [1914] 2 K. B. 243; 7 B. W. C. C. 986; *Haworth v. Andrew Knowles & Sons, Ltd.*, 29 T. L. R. 667; 6 B. W. C. C. 596; *Horn v. The Lords Commissioners of the Admiralty*, [1911] 1 K. B. 24; 4 B. W. C. C. 1.

RHODE ISLAND.

No Commission or Board; but employer must file notice of election, and employee notice of non-election, to come under the Act with the Commissioner of Industrial Statistics (Art. I, §§ 5, 6).

George H. Webb, *Commissioner of Industrial Statistics.*

TEXAS.

INDUSTRIAL ACCIDENT BOARD.

HEAD OFFICE: State Capitol Bldg., Austin, Texas.

T. H. McGregor, *Chairman*.....Austin, Texas
J. H. Fricke.....Austin, Texas
J. H. Fowler.....Austin, Texas
W. R. Long, *Secretary*.....Austin, Texas

TEXAS EMPLOYEES' INSURANCE ASSOCIATION.

W. B. Head, *President*.....Dallas, Texas
Royal Ferris, *Treasurer*.....Dallas, Texas

VERMONT.

INDUSTRIAL ACCIDENT BOARD.

HEAD OFFICE: Montpelier, Vt.

Robert W. Simonds, *Chairman*.....St. Johnsbury, Vt.
Sanford A. Daniels.....Brattleboro, Vt.
Fred S. Pease.....Burlington, Vt.
Laura M. Burbank, *Secretary*.....St. Johnsbury, Vt.

WASHINGTON.

THE INDUSTRIAL INSURANCE DEPARTMENT.

HEAD OFFICE: Olympia, Wash.

Floyd L. Daggett, *Chairman*,
Ambrose B. Ernst,
Clarence Parker,
P. Gilbert, *Secretary*.

Insurance				
General provisions.	Stock.	Mutual.	State.	Regulation of rates.
			Act creates Industrial Accident Fund, in custody of State Treasurer, maintained by assessments on employers, with expenses of administration paid by the State (§§15-17). If employer fails to pay assessments when due, the Attorney-General may recover double the amount thereof, with costs (§18). No other method of insurance authorized.	Rate of assessment on employers is fixed by Act at 2% of monthly pay roll, to be paid monthly. Assessments are suspended when contributions amount to 2% of annual pay roll and to $5,000, after deducting compensation paid or payable (§16).
		Daff v. Midland Colliery Indemnity Co., 6 B. W. C. C. 799.	*Rex v. Baggallay, etc., 6 B. W. C. C.—N 15.*	

WEST VIRGINIA.

STATE COMPENSATION COMMISSIONER.

HEAD OFFICE: Charleston, W. Va.

Lee Ott, *Commissioner.*
C. L. Topping, *Secretary.*
F. J. McAndrews, *Ass't Secretary.*

WISCONSIN.

INDUSTRIAL COMMISSION OF WISCONSIN.

HEAD OFFICE: Madison, Wis.

J. D. Beck, *Chairman.*
F. M. Wilcox,
Geo. P. Hambrecht,
P. J. Watrous, *Secretary.*

WYOMING.

No Commission or Board. Administration of Act is supervised to some extent by the State Treasurer (§§ 10, 15, 28, 29).

Herman B. Gates, *State Treasurer*.....Cheyenne, Wyo.

Penalties.	Extra-territorial effect.	Constitutionality.	Miscellaneous provisions.	State Chapter—when effective.
Failure to report accidents is a misdemeanor, punishable by $500 fine (§11). False statement as to pay roll is a misdemeanor, punishable by $500 fine (§17). Attorneys, agents, interpreters, etc., charging fees in excess of those allowed by Act, are guilty of misdemeanor, punishable by $50 to $500 fine and 90 days' imprisonment (§25). False statement in claim for compensation is a misdemeanor, punishable by $300 fine or 90 days' imprisonment (§27).			Employee who persists in unsanitary or injurious practices tending to retard his recovery, forfeits right to compensation (§20).	WYOMING. Ch. 124, Laws 1915, entitled "The Workmen's Compensation Law." Approved Feb. 27, 1915; effective April 1, 1915 (§34).
				UNITED STATES. Ch. 236, Acts 1907-08, approved May 30, 1908, effective Aug. 1, 1908 (§1); as amended by Ch. 179, Acts 1908-09, Ch. 285, Acts 1910-11, Ch. 57 and Ch. 255, Acts 1911-12, and Ch. 141, Acts 1912-13. Supplemented by Executive Order of July 20, 1915.
	Tomalin v. Pearson, [1909] 2 K. B. 61; 2 B. W. C. C. 1.			LEADING ENGLISH AND CANADIAN CASES.

UNITED STATES.

No Commission or Board. Act is administered by Commissioner of Labor Statistics (superseding Secretary of Commerce and Labor). As to employees under Isthmian Canal Commission (now Canal Zone Government), administered by Chairman of that Commission (now Governor of Canal Zone). As to employees on construction of Alaskan Railroad, administered by Chairman of Alaskan Engineering Commission.

R. Meeker, *Commissioner of Labor Statistics*.....Washington, D. C.
Col. George W. Goethals, U. S. A., *Governor*.....Culebra, Canal Zone
William C. Edes, *Choirman Alaskan Eng. Commission*.....Seward, Alaska

WORKMEN'S COMPENSATION COMMISSIONS, INDUSTRIAL ACCIDENT BOARDS, SUPERVISING OFFICIALS, ETC.

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